

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

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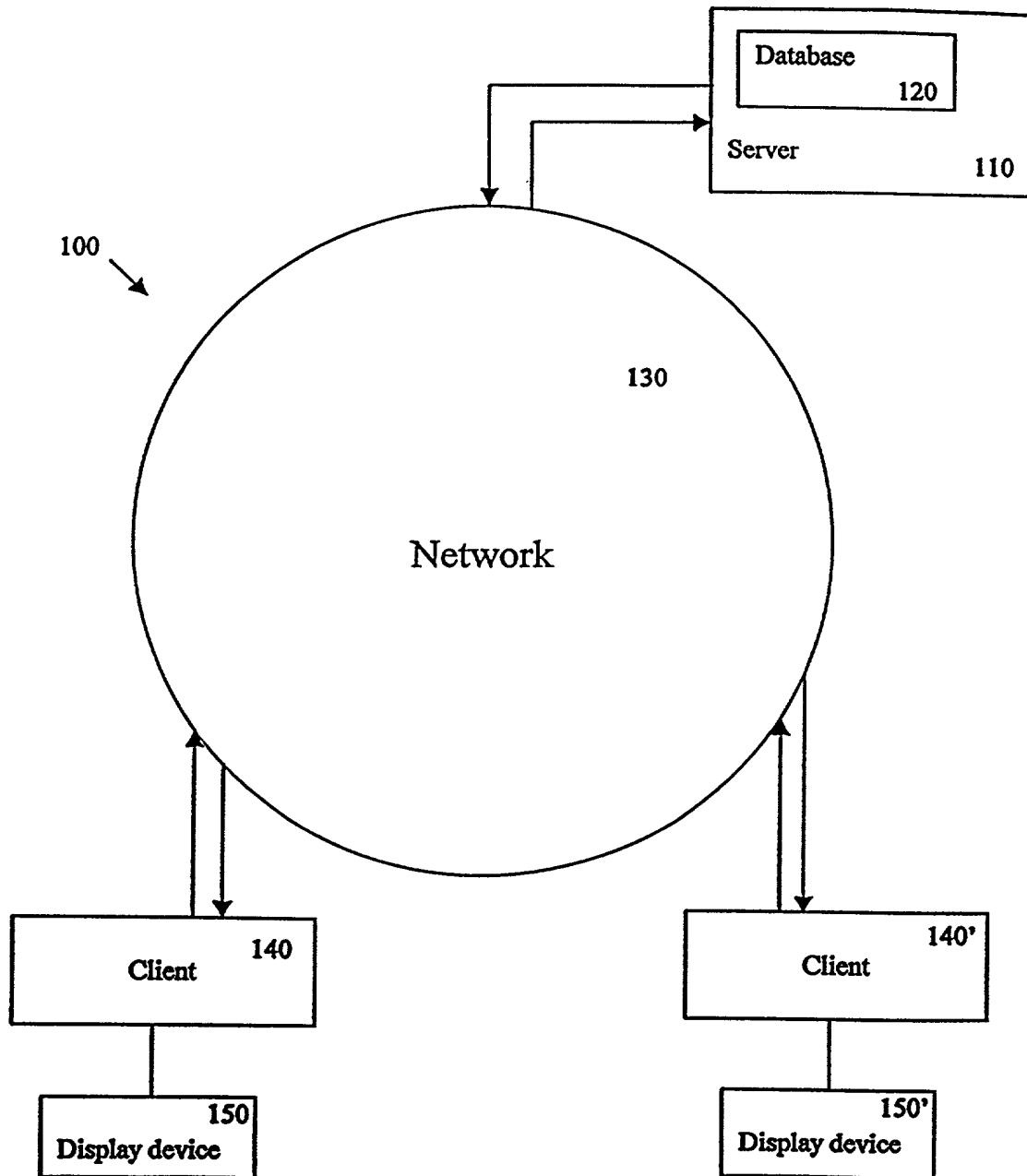


Fig. 1

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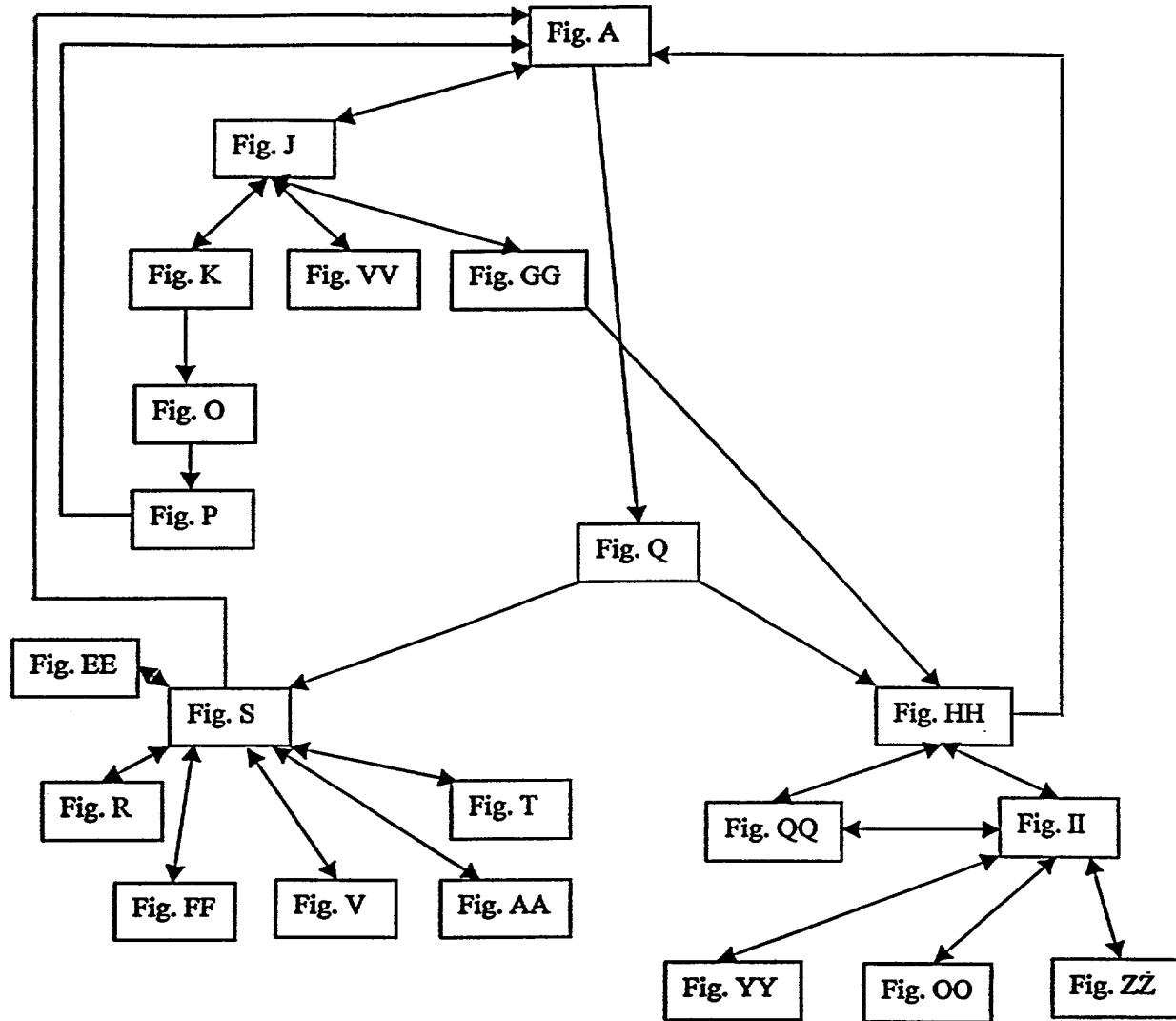


Fig. 2

**Title: METHOD AND SYSTEM FOR PROVIDING
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Ins-Cert.com™ Insurance Certificates Online

Log-In — 320
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View a Sample Certificate — 340
View sample Compliance — 350
Report
View a sample Expiration — 360

About Us — 370
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PATENT PENDING

Insurance Certificate Issuance & Management System

Agents post data and "Holders" view certificates on-line. No paper, fax or images! FREE service for Holders, with compliance checking & reports.

Certificate Holders, (who receive certificates from others): You get more information, automatic comparisons to your Ins. requirements, compliance status & expiration dates on automatic reports, plus e-mail notices of cancellation, expiration and reinstatement Click here to learn more. 344

Agents & Brokers: Enter the data only once each year, and neither you, (nor your Insured), have to direct certificates or cancellation notices to specific Certificate Holders. We save you money and time so you can focus on sales and professional service to your clients..... Click here to learn 342 more.

Insurance Companies: You can now monitor your agents' certificates, audit insureds' sub-contractor certificates, and block agencies from certifying your policies. If you issue your own certificates, use Ins-Cert.com by registering as an Agent, and cut your overhead, now! Click here to learn more.

Register Now, (It's FREE), to use the best system for transferring certificate data, eliminating paper-work, and managing risk!

Fig. 3

**Title: METHOD AND SYSTEM FOR PROVIDING
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{ To print this document, use your browser PRINT button }

Insurance Certificates On-Line

What is *Ins-Cert.com*™ ?

Ins-Cert.com is an Internet application for use by insurance agents and brokers, insurance companies, and **you**, (as "Certificate Holders"), who require and receive certificates as proof of the insurance carried by your vendors, contractors, tenants, borrowers and others.

Ins-Cert.com is like a data warehouse, where you can see (and print) certificates of property/ casualty insurance on-line. And it also evaluates each certificate's compliance with your own requirements, compiles the data for you on reports, and sends you e-mail notices, automatically.

Ins-Cert.com eliminates the need for an agent to convert insurance data to paper, and the need for you to read certificates and record the data in your tracking system, (or hire a service).

How *Ins-Cert.com* Benefits You

SAVES MONEY *Ins-Cert.com* costs you nothing to use, and the agents who pay our fees save over 90% of the cost of issuing paper certificates, so everyone wins!

SAVES TIME: Immediate Internet access to certificates gives you the answer when you need it, not whenever the agent is able to mail or fax it - no need to put a file aside while waiting for a certificate, or remember to follow up later.

Eliminates the time-consuming task of entering certificate information into your tracking system, (or the cost an outside service to do it for you).

Multiple location access to reports and certificates, to be viewed by Risk Management, project/property managers, accounts payable dept. and others.

BETTER MANAGE RISK (This is, after all, why you get certificates!) :

Ins-Cert.com gives you more detailed information, enabling you to verify broader coverage, including Pollution, Professional, Property, and Marine.

E-mail notices of cancellation, expiration and reinstatement are immediate and are automatically generated as soon as the agent enters the data.

Consolidated certificate from all agents avoids missing required coverages

Agents' actual signatures shown with contact information to confirm data.

Additional Insureds - show up to 6 parties per coverage, if entered by agent.

Waiver of Subrogation shown for you, by name, if entered by agent.

Fig. 4

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HELPS YOU MONITOR COMPLIANCE

Enter your minimum requirements, once, and *Ins-Cert.com* compares each certificate to them, then tells you how each does not comply. You no longer have to analyze each certificate. *Now a staff person without insurance training can manage certificates!*

GIVES YOU AUTOMATIC REPORTS:

Exception Report shows exactly which coverages or limits certified by the agent do not comply with the requirements you enter in "Set Requirements."

Compliance Report shows simple answers to the question: "Is this vendor properly insured?" Click once for a report of each coverage for all certificates:

- "OK" (policy in effect and in compliance with your requirements)
- "LOW" (policy in effect, but does not comply with your requirements)*
- "EXP" (policy expired and no renewal or replacement policy posted)
- "CNX" (policy cancelled prior to expiration)
- "n/c" (no data was posted for this coverage)
- "n/r" (you did not enter a requirement for this coverage)

*If you see "LOW," click on Insured's name to see the *Exception Report*.

Expiration Report shows you the expiration, (or cancellation), dates of each coverage for each vendor whose insurance has expired, been cancelled, or will expire within 30 days. Toggle to view all expiration dates for all Insureds.

BETTER NOTIFICATION

Cancellation notices are not always sent by agents, hoping to reinstate or replace a cancelled policy before it is effective. *Ins-Cert.com* gives agents a free and easy way to notify you, so it is much less likely that a policy will be cancelled without your knowing. Services that monitor certificates depend on agent's notices, so they offer no better assurance of your being notified.

Also, many policies are not renewed until the last moment, so agents may take several days to enter, print and mail renewal certificates. It takes only minutes to enter renewal data into *Ins-Cert.com*, making renewal confirmation available to you immediately.

DEFINITIONS: Brief definitions of most coverage items are shown, if you click on the names.

REFERENCE: You may enter information about the location or project to which a certificate pertains. This is printed with the certificate, but is not saved, so you can enter another location/operation, the next time you view the same certificate.

IT'S EASY! *Ins-Cert.com* is simple to use, with no paper or different forms to match up.

Fig. 4A

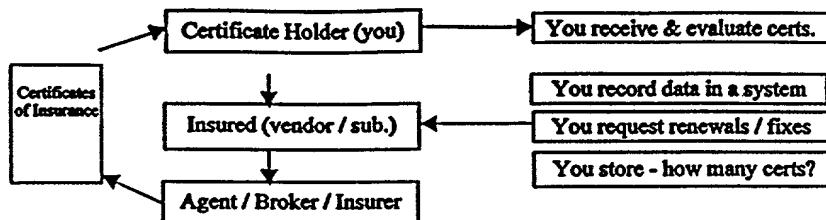
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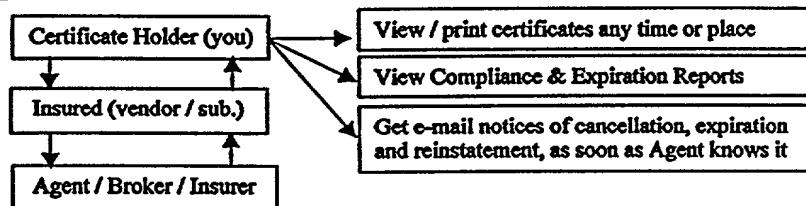
Ins-Cert.com -vs- Paper Certificate Management Process

Present Paper/fax Process:



Every certificate request must be responded to by the agent, directing a paper, fax or e-mail certificate to each Holder, (you), for each job or location. You must evaluate and record each one, then follow up for corrections or renewals. This process is wasteful of time and resources for both you and agents – *here is the solution:*

Ins-Cert.com:



1. Tell your vendors, (contractors, tenants, etc...), that you want certificates on *Ins-Cert.com*; (instructions are on www.ins-cert.com). Then register as a Certificate Holder (*it's free!*).
2. When you get vendors' Access Codes & Passwords, log-in, enter the codes, then click "View Certificate." Once entered, they stay the same so you need not enter them again.
4. Enter (or change) your requirements on the "Set Requirements" page, and *Ins-Cert.com* evaluates each certificate and gives you an Exception Report of deficiencies, which you can print and/or e-mail to the vendor and agent.
5. You may enter Job / Location information, and up to 6 Additional Insureds for each coverage, if authorized by the agent.
6. View the actual certificate, (and print it, if you wish, with the browser PRINT button).

After these initial steps, simply log-in and click on the *Compliance Report* button for a quick view of the current status of each coverage for every vendor entered, *as of that moment*, (not a report of data entered on a paper certificate months earlier, which may have changed).

Fig. 4B

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HOW TO USE INS-CERT.COM

1. Register (press "Register" on the Home Page), and record your User Name & Password. If possible, enter a non-personal e-mail address, (forward to a person), which will not be lost if a person leaves.
2. Ask your vendors, contractors, etc., to have their agents/brokers post certificates to *Ins-Cert.com*. When done, the vendors will give you their Access Codes & Passwords. For your convenience, attached is a suggested requirements notice. Click this link to bring up the document to copy, paste, modify and print on your letterhead as a notification to those from whom you require certificates.
3. Log-in with your User Name & Password to get to the Certificate Selection Screen, where you:

- A. Enter the Effective Date of Data, if you want the certificate to display policy information as of a different date from today, ... or simply accept the current date.

To verify coverage for an accident that happened in the past, or to prove coverage to an auditor, enter the appropriate date, and Ins-Cert will display data as of the date you select. To see if a policy, which will expire soon, has been renewed, use a date after the expiration. Caution: many renewals are not decided until the last minute; so do not expect it too early.

- AND -

- B. Enter the Access Code and Password for the Insured, and press "View Certificate." To view the Sample Certificate to learn how to use Ins-Cert.com, enter "Sample" as both the Access Code and Password, then press "View Certificate" and go to step #4, below.

- OR -

Once you have viewed at least one certificate, press Compliance Report to see the compliance and in-force status of each coverage for all previously-viewed certificates. You can use this report as a short cut to go to a certificate by clicking on the Insured's name.

- OR -

Once you have viewed at least one certificate, press Expiration Report to see the expiration (or cancellation) dates of each coverage for policies that are cancelled, non-renewed, or will renew within 30 days. Click on the "Expiration Report" button to view all expiration dates. You can also use this report as a short cut to go to a certificate by clicking on the Insured's name.

4. After pressing "View Certificate," you will come to the Set Requirements page, where you enter or edit your requirements for both the Exception Report and the Compliance Report.

Caution: enter only requirements you must have included, and which you have properly notified the Insured are required, (see #2 above) – the more you check as 'required,' the more likely it is that the Compliance Report will show "Low," causing you to check what does not comply and decide whether to waive requirement(s).

5. Click on "Compare to Requirements and View Certificate," (–or– to skip compliance verification and not see the Exception Report, click on "Ignore Requirements and View Certificate").
6. If the certificate does not meet your requirements, the Exception Report will show you the effected coverages, your requirements for each, and the certificate entry that does not comply. You may print this page, as a notice of non-compliance. Then press "View Certificate"

Fig. 4C

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7. The next page has two purposes, (both optional):

(1) To enter reference information, such as Job, Location, Product or Contract information, (optional), enter whatever you would like to see on the certificate, (please note the disclaimer).

(2) To show your company, and any other party(s), as Additional Insureds, enter their names in the spaces shown. Your company name will appear by default, (may be erased), and you may enter up to six entities per coverage. To use the same names for coverages other than General Liability, click the box beside "Same as General Liability." If spaces do not appear for you to enter Additional Insureds for certain coverages, the agent has not certified that you have permission to do so – contact the Insured or Agent if this is a requirement.

— When finished with both Job/Location and Additional Insureds, click on "View Certificate."

8. When viewing the Certificate, press the browser PRINT button, if you wish to print, (you may need to reduce the margins to 0.3" or less – click on FILE, Page Setup, Margins). When you are finished, click on your company name (below the *Ins-Cert.com* logo to return to the Certificate Selection Screen, or click on the *Ins-Cert.com* logo to return to the Home Page.

NOTE: Though you may print the certificate, consider not doing so. When needed for a claim or dispute, you can always select a specific effective date of information and print the certificate with the data as of that date.

Fig. 4D

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Frequently Asked Questions

1. Why is it not on an ACORD® form?

(1) An ACORD® form can only be issued by one agent, but the *Ins-Cert.com* certificate shows all the Insured's coverages on a single form, even if there are several agents or brokers. (2) The ACORD® form only has room for the more common coverages, and requires a separate form for Property. *Ins-Cert.com* puts them all together for you. (3) There are several options that you often request, (Additional Insured, Waiver of Subrogation, Primary & Non-Contributory), which must be entered in the comments area of an ACORD® certificate – we wanted to make them more easily found.

2. Is the *Ins-Cert.com* certificate legal?

Certificates are not legal documents because you, as certificate holder, do not pay for them. Certificates are issued as a courtesy to show information about the status of insurance. *Ins-Cert.com* does, however, contractually require all registered agents to promptly enter accurate information, and the responsible agent's information (click on the name) and actual signature appear on the certificate, so you can contact him or her if you have questions.

3. I want a paper certificate for our permanent files, and I like having a job name on each one so my staff can file it properly. Can *Ins-Cert.com* print a copy for my file?

Yes, you can print the certificates directly from *Ins-Cert.com*, using your web browser "PRINT" button. Just before viewing the Certificate, you can enter any job, location, product or contract information that will help you remember why you printed it, but remember that what you enter does not effect any policy.

4. Can I get a certificate showing policies in effect as of a prior date? – how about upcoming renewals?

Ins-Cert.com defaults to the date you are viewing the certificate, but allows you to enter a different date, and shows the policies in force on the date you enter. To check on an upcoming renewal, simply enter a day after the renewal to see if the renewal information has been posted yet.

5. What is the *Expiration Report*?

The *Expiration Report* is a table of all certificates you have viewed, showing the expiration date of each coverage for each Insured. This allows you to see which policies are coming due for renewal soon, so you can check back to be sure they were renewed. This report is provided so that you do not have to copy the certificate data into your own tracking system, just to know when certified policies will expire. If policies have been cancelled or have expired, the dates will show up in bold red.

Fig. 4E

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6. What is the Compliance Report?

The Compliance Report is for those who do not have the time, expertise, (or inclination), to evaluate entire certificates. This report compares your requirements to the coverages on each certificate viewed, showing each coverage as:

O.K. = the coverage is in force and meets your requirements
LOW = policy is in force, but not all coverages meet your requirements
EXP = the policy expired without a renewal data being entered into Ins-Cert.com
CNX = the policy was cancelled prior to expiration
n/c = no data has been entered for this coverage
n/r = no requirement was set for this coverage

7. How do I notify the Insured when his certificate does not comply?

We suggest you print the Exception Report, using your browser PRINT button and fax it to the Insured with a note to fix what is shown. We are working on an automatic e-mail notification, so you can click a button and automatically e-mail a request to the Insured, (if they have e-mail), and Agent.

8. Is the information secure?

Both an Access Code and Password are required to view a certificate, and the software contains security measures to help prevent break-ins, but no software is immune from expert hackers. Insurance information is not especially sensitive, like bank records or credit cards, so most people feel this is adequate security.

9. What does it cost?

Ins-Cert.com and all its features are absolutely FREE for use by Certificate Holders. Agents and brokers pay a small fee for using Ins-Cert.com, but postage alone is more than what they pay when you view certificate data, so it's a 'Win-Win' solution for all!

<p>To discuss any other issues or questions, contact Bill Hartigan, CIC, ARM, AAI President of Ins-Cert Corporation, at wrh@ins-cert.com, or call (303) 346-3889 from 8-5 mountain time.</p>
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Fig. 4F

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SAMPLE INSURANCE REQUIREMENT LETTER (copy & modify)

To all contractors and vendors:

Regarding:

Insurance Requirements

We require you carry at least the following insurance while you have a contract with us, and through the warranty period. These are *our* minimum requirements; if other special requirements are higher or more restrictive, they supercede those below. Insurers must be rated at least "A-VII" by A. M. Best & Company.

Please have your agent post your certificate to *Ins-Cert.com*, and give us your Access Code and Password. If your agent does not already use this system, tell him to register on www.Ins-Cert.com, (instructions are on site). This system will help us more efficiently monitor your insurance, and your agent will find *Ins-cert.com* easier and less expensive than sending paper certificates to us and many others.

Comprehensive General Liability

Policy form: Occurrence
(if not, claims-made retro date must predate our contract or date of service)
 Blanket contractual
 Products/completed operations
 Owners/contractors protective
 Primary & non-contributory
 All locations / operations (if not, have your agent name our job/location specifically in "Special Additions")

Policy Aggregate	\$ 2,000,000
Products/completed operations aggregate	2,000,000
Each occurrence limit	1,000,000
Personal & advertising injury limit	1,000,000
<input checked="" type="checkbox"/> Name us as additional insured	
<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	
<input checked="" type="checkbox"/> Per location / per job aggregate limit	
<input checked="" type="checkbox"/> Defense in excess of limits	

Automobile

Auto pollution liability
(if you carry hazardous cargos)
 Primary & non-contributory

Combined single limit.....	\$ 1,000,000
<input checked="" type="checkbox"/> Any auto (or check all Owned, Hired & Non-owned)	
<input checked="" type="checkbox"/> Name us as Additional Insured	
<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	

Professional Liability

{if professional services rendered}

Policy form: Occurrence (if not, claims-made retro date must predate our contract or date of service)
 Blanket contractual
 Primary & non-contributory
 Per location / per job aggregate limit
Designated profession must be applicable to your work for our company

Per claim or occurrence limit..... \$ 1,000,000

Name us as Additional Insured
 Show Waiver of Subrogation in our favor
 Defense in excess of limits

Pollution Liability

{if exposure exists}

Policy form: Occurrence (if not, claims-made retro date must predate our contract or date of service)
 Blanket contractual
 Primary & non-contributory
 Per location / per job aggregate limit
 All locations / operations (if not, designate specific project or location)

Per claim or occurrence limit: \$ 1,000,000

Name us as Additional Insured
 Show Waiver of Subrogation in our favor
 Defense in excess of limits

Fig. 5

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Insurance Requirements

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<u>Umbrella Liability</u>		Each occurrence or claim limit: \$ 1,000,000
Policy form: Occurrence (if not, claims-made retro date must predate our contract date)		
Policy form: Umbrella		<input checked="" type="checkbox"/> Name us as Additional Insured
<input checked="" type="checkbox"/> Blanket contractual		<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor
<input checked="" type="checkbox"/> Excess comprehensive general liability		<input checked="" type="checkbox"/> Per location / per job aggregate limit
<input checked="" type="checkbox"/> Excess automobile liability		<input checked="" type="checkbox"/> Defense in excess of limits
<input checked="" type="checkbox"/> Excess pollution liability (if exposure exists)		<input checked="" type="checkbox"/> Primary & non-contributory
<input checked="" type="checkbox"/> Excess professional liability (if exposure)		<input checked="" type="checkbox"/> Excess employers liability
<input checked="" type="checkbox"/> All locations / operations (if not, designate specific project or location)		
<u>Workers' Compensation</u>		
<input checked="" type="checkbox"/> Statutory Workers Compensation benefits		Employers liability - limit per accident \$ 100,000
<input checked="" type="checkbox"/> All owners covered		Employers liability - limit per disease 100,000
<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor		Employers liability - disease aggregate 500,000
<input checked="" type="checkbox"/> All states (if not, list states where work for us will be done)		Experience modification not greater than: 1.10
<input checked="" type="checkbox"/> Maritime endorsements as applicable to operations		
<u>Marine Coverages</u>		
Equipment & tools: adequate coverage for all items used on our site		
Rented equipment: full coverage for equipment you rent or borrow		
Installation floater: full coverage cost of your materials on site		
Cargo liability: adequate coverage for our property hauled on your trucks		
Riggers liability: adequate coverage for materials you will hoist on our site		

Other special requirements:

Thank you for your prompt cooperation.

Title

Date

Fig. 5A

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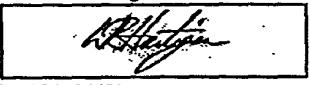
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Ins-Cert.com Insurance Certificate On-Line	INSURANCE CERTIFICATE Sample Construction Co. 2000 Construction Way Suite 2000 Metropolis, NY 09876	View Date: 05/06/00 Data as of: 05/06/00 Phone: 222-333-4444 Fax: 222-333-4445 John@SampleConstruction.com Samplecon.com
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Regarding: For your convenience, you may enter information such as location, contract, product or job description in the space below. What you enter is not a part of any policy, and does not modify any policy, or convey any rights to you. If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession.

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. Ins-Cert Corporation is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Occurrence Form <input checked="" type="checkbox"/> Claims-made form-Retro Date: N/A <input checked="" type="checkbox"/> Blanket contractual <input checked="" type="checkbox"/> Products/completed operations <input checked="" type="checkbox"/> Owners/contractors protective <input checked="" type="checkbox"/> "x"Explosion coverage <input checked="" type="checkbox"/> "u"Underground coverage <input checked="" type="checkbox"/> "c"Collapse coverage <input checked="" type="checkbox"/> All locations/operations <p>Netscape Communications is additional insured if required by contract or agreement before a loss Insurer waives subrogation against Netscape Communications, if required by contract or agreement before a loss. Special additions: Absolute pollution/asbestos exclusion Special exclusions: Coverage extended to property in care, custody or control of Insured, up to \$100,000</p>		<p>Insurer: American International Group Agency: Hartigan Agency of Colorado Agent: William Hartigan</p> <p></p> <p>Policy No: GL2434452 Inception: 01/01/00 Expiration: 1/1/01 Updated: 05/05/00 Cancelled:</p> <p><input checked="" type="checkbox"/> Primary/non-contributory <input checked="" type="checkbox"/> Punitive damages covered</p> <p>Policy aggregate 2,000,000 Product/CO aggregate Each occurrence or claim 1,000,000 Personal/Advert. Injury 1,000,000 Premises damage liability 50,000 Premises medical payments 25,000 <input checked="" type="checkbox"/> Per job/location aggregate <input checked="" type="checkbox"/> Defense in excess of limits <input checked="" type="checkbox"/> Stop-Gap Liability</p>
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AUTOMOBILE <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Any Auto <input checked="" type="checkbox"/> All owned autos <input checked="" type="checkbox"/> Scheduled autos <input checked="" type="checkbox"/> Hired autos <input checked="" type="checkbox"/> Non-owned autos <input checked="" type="checkbox"/> Auto pollution liability (MCS-90) <input checked="" type="checkbox"/> Punitive damages <input checked="" type="checkbox"/> Primary/non-contributory <p>Netscape Communications is additional insured if required by contract or agreement before a loss Insurer waives subrogation against Certificate Holder if required by contract or agreement before a loss.</p> <p>Auto Physical Damage Coverage - applies only if deductible is shown: Coll Comp SOOL Hired auto physical damage: 250 500</p>		<p>Combined Single Limit 1,000,000</p> <p>Bodily injury per person Bodily injury each accident Property damage liability</p> <p>Garage Liability: Auto Only: Limit each accident</p> <p>Garage: Other than Auto only: Limit each accident Aggregate Limit</p>
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Fig. 6

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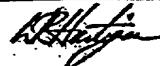
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POLLUTION LIABILITY

- Occurrence Form
- Claims-made: Retro Date= 11/1/98

Insurer: Reliance Lloyds
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: PL12345
Inception: 11/1/99 Expiration: 11/1/00
Updated: 05/05/00 Cancelled:

Policy Aggregate: 1,000,000
Each claim/occurrence 500,000

- Defense in excess of limits
- Primary non-contributory
- Punitive damages covered
- Per job/location aggregate

■ All locations/operations, if not, see below:

Designated locations/operations: 123 Broadway, New York, NY

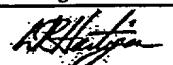
Netscape Communications is additional insured if required by contract or agreement before a loss

Insurer waives subrogation against Netscape Communications if required by contract or agreement before a loss.

PROFESSIONAL LIABILITY

- Occurrence Form
- Claims-made: Retro Date= 12/06/99

Insurer: Professional Liability of Amer
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: EO9876543
Inception: 12/06/99 Expiration: 12/06/00
Updated: 05/05/00 Cancelled:

Policy Aggregate: 1,000,000
Each claim/occurrence: 1,000,000

- Defense in excess of limits
- Primary & non-contributory
- Punitive damages covered
- Per job/location aggregate

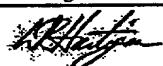
■ All Professions if not, see below:

Designated Professions: Architect

UMBRELLA LIABILITY

- Occurrence Form
- Claims-made - Retro Date =
- Excess General Liability
- Excess Products/completed ops.
- Excess Auto Liability
- Excess Pollution Liability
- Excess Professional Liability
- Excess Employers Liability
- All locations/operations if not see below:

Insurer: New York Casualty Ins Co
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: UMB123456
Inception: 01/01/00 Expiration: 01/01/01
Updated: 05/05/00 Cancelled:

■ Owners/contractors protective

Policy aggregate: 4,000,000

Each occurrence/claim: 4,000,000

Self Insured Retention: 25,000

- Per Job Location Aggregate
- Defense in Excess of Limits
- Primary/non-contributory
- Blanket contractual
- "x" Explosion coverage
- "c" Collapse coverage
- "u" Underground coverage
- Punitive damages covered

Netscape Communications is additional insured if required by contract or agreement before a loss

Insurer waives subrogation against Netscape Communications if required by contract or agreement before a loss.

Special exclusions: Excess Pollution & Professional Liability is Claims-made

WORKERS COMP.

- Statutory Coverage
- Voluntary compensation
- All owners covered
- Stop Gap Liability
- Experience modification= .88

Insurer: Comp America Insurance Co, Inc
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: WC123456789
Inception: 1/1/00 Expiration: 1/1/01
Updated: 05/05/00 Cancelled:

■ All States, except monopolistic, if not, see below:

Employers Liability

Each accident:	1,000,000
Disease policy limit:	5,000,000
Disease limit each employee:	1,000,000
<input checked="" type="checkbox"/> Federal employers Liability Act (FELA)	
<input checked="" type="checkbox"/> Longshoremen+harborworkers (USL&H)	
<input checked="" type="checkbox"/> Jones Act coverage	
<input checked="" type="checkbox"/> Outer Continental Shelf Lands Act	
<input checked="" type="checkbox"/> Foreign coverage endorsement	

Fig. 6A

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

15/78

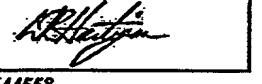
<p><input checked="" type="checkbox"/> Defense Base Act Insurer waives subrogation against Netscape Communications, if required by contract or agreement before a loss.</p>													
<p>PROPERTY COVERAGES</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Special Form <input checked="" type="checkbox"/> Broad Form <input checked="" type="checkbox"/> Basic Form <input checked="" type="checkbox"/> Replacement Cost Form <input checked="" type="checkbox"/> Actual Cash Value <p>Special additions: Special exclusions:</p>													
<p>Insurer: Fire Insurance Exchange Agency: Hartigan Agency of Colorado Agent: William Hartigan</p> <div style="text-align: center;">  </div> <p>Policy No: F2345678 Inception: 2/1/00 Expiration: 2/1/01 Updated: 5/5/00 Cancelled:</p>													
<p><input checked="" type="checkbox"/> Blanket building limit 5,000,000 <input checked="" type="checkbox"/> Blanket personal property 2,000,000 <input checked="" type="checkbox"/> Earthquake sub-limit <input checked="" type="checkbox"/> Flood damage sub-limit <input checked="" type="checkbox"/> Agreed amount endorsement <input checked="" type="checkbox"/> Building ordinance coverage</p>													
<p>{ Party shown as "Bank" is Mortgage or Loss Payee, ATIMA }</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Location of Property</th> <th style="text-align: right;">Buildings Limit</th> <th style="text-align: right;">Personal Property Limit</th> </tr> </thead> <tbody> <tr> <td>1.123 Broadway New York, NY</td> <td style="text-align: right;">3,000,000</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td>Bank: Bank of New York, 999 Madison Ave., NY, NY</td> <td></td> <td style="text-align: right;">1,000,000</td> </tr> </tbody> </table>		Location of Property	Buildings Limit	Personal Property Limit	1.123 Broadway New York, NY	3,000,000	5,000	Bank: Bank of New York, 999 Madison Ave., NY, NY		1,000,000			
Location of Property	Buildings Limit	Personal Property Limit											
1.123 Broadway New York, NY	3,000,000	5,000											
Bank: Bank of New York, 999 Madison Ave., NY, NY		1,000,000											
<p>MARINE COVERAGES</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Special Form <input checked="" type="checkbox"/> Broad Form <input checked="" type="checkbox"/> Basic Form <input checked="" type="checkbox"/> Replacement Cost <input checked="" type="checkbox"/> Actual Cash Value <p>Insurer: Marine Indem Ins Co of America Agency: Hartigan Agency of Colorado Agent: William Hartigan</p> <div style="text-align: center;">  </div> <p>Policy No: IM6644558 Inception: 04/01/00 Expiration: 04/01/01 Updated: 05/05/00 Cancelled:</p>													
<p>Rented Equipment: 100,000 Installation floater: Cargo liability: 1,000,000 Riggers liability: Railroad protective:</p>													
<p>{ Property shown as "Bank" is mortgagee or loss payee, as their interests may appear }</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">1 1988 Caterpillar D9 Dozer #123456789</th> <th style="text-align: right;">Limit</th> <th style="text-align: right;">Deductible</th> </tr> </thead> <tbody> <tr> <td>Bank: Bank of New York, 999 Madison Ave., NY, NY</td> <td style="text-align: right;">250,000</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>2 1999 Case Backhoe #23456</td> <td style="text-align: right;">125,000</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Bank:</td> <td></td> <td></td> </tr> </tbody> </table>		1 1988 Caterpillar D9 Dozer #123456789	Limit	Deductible	Bank: Bank of New York, 999 Madison Ave., NY, NY	250,000	1,000	2 1999 Case Backhoe #23456	125,000	1,000	Bank:		
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Bank: Bank of New York, 999 Madison Ave., NY, NY	250,000	1,000											
2 1999 Case Backhoe #23456	125,000	1,000											
Bank:													
<p>OTHER COVERAGE</p> <p>Builder's Risk:</p> <p>Builder's Risk</p> <p>Forms that apply:</p> <p>BR 234 (12/97)</p> <p>What is Insured: New office building under construction Where coverages apply: 555 Broadway, New York, NY Perils Included: All Risk per form plus Flood (\$5,000,000 sub-limit) Conditions: Warranted that site has at least 5 guards on duty at all times Bank: Bank of New York, 999 Madison Ave., NY, NY</p>													
<p>Insurer: Specialty Lloyds Ins Co Agency: Hartigan Agency of Colorado Agent: William Hartigan</p> <div style="text-align: center;">  </div> <p>Policy No: LL22920 Inception: 4/1/00 Expiration: 4/1/01 Updated: 05/05/00 Cancelled:</p>													
<p>Limit: Deductible:</p>													
<p>OTHER COVERAGE</p> <p>Builder's Risk:</p> <p>Builder's Risk</p> <p>Forms that apply:</p> <p>BR 234 (12/97)</p>													
<p>Insurer: Specialty Lloyds Ins Co Agency: Hartigan Agency of Colorado Agent: William Hartigan</p> <div style="text-align: center;">  </div> <p>Policy No: LL22920 Inception: 4/1/00 Expiration: 4/1/01 Updated: 05/05/00 Cancelled:</p>													
<p>Limit: Deductible:</p>													

Fig. 6B

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan

U.S. Serial No. 09/862,577

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What is Insured: New office building under construction

Where coverages apply: 555 Broadway, New York, NY

Perils Included: All Risk per form plus Flood (\$5,000,000 sub-limit)

Conditions: Warranted that site has at least 5 guards on duty at all times

Bank: Bank of New York, 999 Madison Ave., NY, NY

Agencies shown above agree to post an effective date of cancellation as soon as it becomes aware of the date. When a cancellation date is posted, Ins-Cert.com will send E-mail notice to the E-mail address given by all persons upon entering the system to view this certificate. For your protection, be sure that the E-mail address used does not belong to an employee who may leave your company.

Fig. 6C

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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{ You may print this, using your browser PRINT button }



INFORMATION for AGENTS & BROKERS

Ins-Cert.com is a virtual warehouse of insurance certificate data, where you post policy data and Certificate Holders view it. Rather than you sending certificates to Holders, the Insured allows Holders access by giving their unique 'Access Code' & 'Password.' Most data entry is simply clicking on checkboxes or selecting from options, so data entry takes only 5-10 minutes at first, and seconds for most renewals.

Ins-Cert.com is less expensive than sending certificates, but the real advantage is the time and disruption you save by not having to respond to specific requests for essentially identical certificates. You never direct certificates to specific Holders, so you never enter the name and address and never send notices of cancellation. *Ins-Cert.com* tells you which Holders have viewed the certificate, and sends e-mail notices of cancellation, expiration & reinstatement for you.

Data is viewed in the form of a certificate which is always current, contains more information than fits on other forms, and may be viewed and printed as of any date. All coverages are shown on one certificate, even if the Insured has more than one agent, but other agents cannot see your policy information. *Ins-Cert.com* has 10 coverage parts, and several coverage items which used to be entered manually as 'comments.'

Coverage Parts:	General Liability	Auto/Garage	Pollution	Professional	Umbrella/Excess	Workers Comp.	Property	Marine	Other 1	Other 2
Schedule items & loss payees	X						X	X		
Claims-made retro date	X		X	X	X					
Blanket Contractual	X									
Products / completed operations	X									
Owners & Contractors										
Protective	X					X				
"x" "c" & "u"	X					X				
Additional Insured (automatic)	X	X	X	X	X					
Waiver of subrogation	X	X	X	X	X	X				
Primary / non-contributory	X	X	X	X	X					
Severability / cross liability	X	X	X	X	X					
Per Job / location aggregate				X	X	X				
Defense in excess of limits	X		X	X	X					
Punitive Damages	X	X	X	X	X					
Stop-gap liability	X						X			
Auto Pollution Liability		X								
All locations / operation's / professions	X	X	X	X	X					
Excess GL, P/co, AL, PL, E&O & El.						X				
Voluntary Compensation							X			
Experience Modification							X			
All owners covered ?							X			
All States or Scheduled States							X			
Perils Insured against								X	X	
Deductibles / SIR						X		X	X	

These two free-form coverage parts will accommodate any unusual coverages which do not fit within the more common categories, such as aircraft, watercraft, liquor liability, etc...

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Each coverage part displays information about the Insurer, Agency, Individual Agent, and displays *his or her actual signature*. This gives contact information and opportunities to promote your agency.

Dynamic Data: Unlike other systems which only help you convert policy data to a static paper, fax or e-mail document, Ins-Cert.com presents dynamic data, over the Internet, in the format of a certificate, plus three reports. Ins-Cert.com compares your data with each Holder's requirements, yielding an "Exception Report" of how your certificate fails to satisfy that Holder's requirements. The "Compliance Report" summarizes the compliance testing for all the Holder's certificates and the "Expiration Report" shows expiration dates. The Holder no longer has to read and extract the data for compliance verification and tracking, which means more efficient verification, tracking and follow up by the Holder, helping you provide better coverage for your clients.

When you enter a cancellation date, or a policy expires without renewal information being entered, Ins-Cert.com sends e-mail notices to all Certificate Holders, and when you reinstate or replace coverage, Ins-Cert.com e-mails a reinstatement notice. The compliance verification and notification function helps you sell broader coverage, and the e-mail cancellation notice helps you collect past-due premiums, without the cost of printing and postage.

What Ins-Cert.com does for YOU

- Single data entry of certificate data - it remains until renewal or you change coverage.
- You never enter a Certificate Holder name and address! E-Mail address of Certificate-Holder is used for notices of cancellation, expiration and reinstatement.
- No interruptions for rush certificate requests. Once entered, the certificate is available for anyone to whom the Insured gives his Access Code and Password.
- No paper, envelope, or postage charges, (only a small part of the total cost of certificates).
- No "Certificate Parties," because you don't mail paper certificates - *have a real party, instead!*
- Room in separate fields for 'special additions' and 'special exclusions' for each coverage. No need to try to fit everything in a single "Description of operations" box.
- Additional sections provided for Professional Liability & Pollution Liability. These important coverages finally have a place of their own.
- Property and Inland Marine sections are on same certificate as casualty, so you need not complete a separate form for mortgagees and loss payees.
- Two free-form sections for unusual coverages, such as Liquor, Aircraft, P&I, EPLI, Fiduciary, etc ...
- Property, Automobile & Inland Marine schedules included for Mortgagees / Loss Payees.
- Your *actual signature* appears on each section. It is the *real thing*, not just a fancy font.
- Check-boxes available for common extensions - you never again have to enter "Certificate Holder is an Additional Insured with regard to ..."
- *Automatic E-Mail Notification of Cancellation* - you save the cost and aggravation of having to send hundreds of cancellation notices if you lose an account, ... and it's free!
- *Automatic E-Mail Notification of Reinstatement* - when you remove the cancellation date, Ins-Cert.com sends out an E-Mail notice of reinstatement to all certificate holders.
- *Automatic E-Mail Notification of Expiration* - when expiration date arrives without your having posting the renewal, Ins-Cert.com sends an e-mail notice to all certificate holders.
- **Location/Operation Information:** You never enter a "Description of operations/locations/..." for a client's customer. The Certificate Holder may enter this data, which prints as a part of the certificate, but is not saved, so he can do so again for another location/operation. A disclaimer clearly states that this does not change the policy.
- **Compliance Checking & Reports:** Ins-Cert.com compares your certificate to the Holder's own requirements, then tells him which coverages or limits are lacking. This helps you sell the insured the broader coverages he needs.

Fig. 7A

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
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- **Expiration Report:** The Holder sees a report of the expiration or cancellation as of each coverage for all Insureds.
- **Agent's CONTROL PAGE:** This is the heart of the system for you. Your Insureds are listed with the expiration (or cancellation) date of each coverage. Click a button to add a new Insured or click on an expiration date to enter or edit coverage data. Click a button and Ins-Cert.com produces a memo to your Insured, giving the Access Code and Password, plus a memo for the Insured to fax to all Holders when they ask for a certificate.

Marketing: A "Pop-up" box shows information about you and your Agency, with room to add your own marketing information. Advertising and 'hot links' to your own web site invite Certificate Holders (often insurance buyers for their companies) to request a proposal from your Agency.

HOW TO USE INS-CERT.COM

- 1) First, register your Agency to use Ins-Cert.com. From the Home Page, click on Register and fill in the information about (1) the Agency, (2) the Agency Principal and (3) the Individual Agents who will be responsible for filling in certificate information. Print each page for your records, complete and sign both the Agency Service Agreement and the Agent Signature Page.
- 5) After registration, you will be logged-in as the Agency Principal. To have a different agent log-in, exit to the Home Page by clicking on the Ins-Cert.com logo, then have the agent "Log-in" with his own User Name and Password. (Whichever Agent logs-in will be the "agent-of-record" for the coverage entered, so one agent should not log-in to enter another agent's information)
- 6) After log-in, you will come to your personal "Control Page" – this is both your personal Expiration Report, and the launch point for all other functions.
- 7) To add a new Insured, click on "Add new Insured" – when you do, you will be prompted to enter the name, then press "FIND" to pull up a list of Insureds already in the system. If already in the system, click on the name to pull it into your list. **Do NOT enter a new Insured that already exists!, but if you are the first agent to enter this Insured, finish entering the basic information.
- 8) After entering a new Insured, or whenever you want to add coverage data, click on "Add" in the appropriate column. Before entering new coverage data, first click on "Click here to select Insurer." You will come to the "Select Insurer" screen – enter the first few letters, then select the correct Insurer. Enter all policy and coverage data and click another coverage tab to save and go to another coverage. Continue until you have entered all your coverages, then press "Agent Control Page" to return. After the first time data is entered, you will see a field for Effective Date of Change – this must be entered in order to save any change you make.
- 9) If you replace another agent's coverage, you will not see the old data, and the prior agent will get an e-mail that his/her coverage has been superceded, even if it is at normal expiration. If your client has e-mail, he will receive a notice that you have entered a coverage for him.
- 10) At the Control Page, press the Password to view and print a 2-part memo to your client. The first part tells him that you entered his certificate, giving the Access Code and Password. The second page (press '2' at the bottom) is a memo from your client to his customers, giving them the Access Code and Password, along with instructions on how to use Ins-Cert.com and reasons for using it. *Fax or mail these to your client and you should be free of certificates for a year!*

Fig. 7B

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
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FREQUENTLY ASKED QUESTIONS

1. Is the certificate legal?

The *Ins-Cert.com* certificate is just as 'legal' as any other certificate form. Certificates are not legal documents because the certificate holder does not pay for any rights or coverage. Certificates are issued as a courtesy to convey information about the status of insurance.

2. Why is there no place to enter the name of the Certificate Holder?

Certificates are posted to *Ins-Cert.com*, where they reside for all authorized viewers, so no certificate holder name is needed. When a Holder registers and views a certificate, *Ins-Cert.com* knows who the Holder is and has his E-mail address, which is linked to each certificate for e-mail notices of cancellation, expiration and reinstatement, if needed.

3. Is our information secure from browsers and attorneys?

Yes - both an Access Code and Password are required to view a certificate, and the software contains special security measures; however, no system is totally secure.

4. Why is it not on an ACORD® form?

There are several Reasons: (1) The ACORD® form is designed to be issued by one agent, and the *Ins-Cert.com* certificate shows all coverages for an Insured on a single form, even if several agents are used. (2) The ACORD® form only has room for the most common coverages, requiring a separate form for property insurance - *Ins-Cert.com* allows Certificate Holders to see all coverages on a single form. (3) There are several options that are often requested, such as Additional Insured, Waiver of Subrogation, Primary & Non-Contributory, which must be entered in the comments area of an ACORD® certificate - *Ins-Cert.com* has pre-formatted text, if you certify "automatic additional insured" & "automatic subrogation waiver."

5. What does it cost us to use *Ins-Cert.com*?

- There is no application, enrollment or registration fee.
- There is a \$3 data entry fee, limited to one per day per Insured, for all coverages.
If you exit, then log back in later to finish data entry, there is still only one \$3 charge.
- There is a 25¢ charge when data is viewed in certificate or report format - *less than the cost of one stamp, (you probably also send copies to the Insured and Insurer)!*

6. What if a Certificate Holder gets "trigger-happy," and views a certificate or reports several times during the day?

You will still only be charged 25¢ for that Insured-Holder combination for that day.

Fig. 7C

**Title: METHOD AND SYSTEM FOR PROVIDING
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7. How can I prevent others from viewing the certificates I post on Ins-Cert.com?

Only those viewers your client authorizes by giving out their Access Code and Password will be able to view them. You cannot prevent your client giving out these codes, of course, any more than you could prevent your client from showing his paper certificate to someone.

8. Can another agent, who writes coverage for my Insured, see my information?

No, each agent is restricted to viewing only coverages which he/she has entered.

9. What happens when a policy is renewed with another agent?

When new coverage information is entered by a different agency, that new information shows the new agency and new agent's signature, plus an e-mail notice is sent to the old agency to the effect that 'your _____ coverage data has been superceded by another agent – if you have any question, contact the Insured.'

10. How do we notify Certificate Holders of cancellation?

Ins-Cert.com does it for you! You enter the cancellation date in the appropriate coverage(s) as soon as you know it, and Ins-Cert.com sends an e-mail notice to every Certificate Holder who has viewed that certificate. When you reinstate or replace coverage, remove the cancellation date, (or another agent enters a new policy), and Ins-Cert.com sends an e-mail reinstatement notice to all the same Certificate Holders.

11. How do we enter the description of the project or location covered by the certificate?

You do not need to do it. The Certificate Holder is invited to enter a location, contract, product or job for which this certificate is being viewed. The Holder is notified that whatever they enter does not alter or amend the policy, and specifically states that "If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession."

12. How does Ins-Cert.com handle "Additional Insureds" ?

If you certify that there is Automatic (Blanket) Additional Insured coverage on the policy, (you checked the box), Holders may designate up to 6 Additional Insureds for each coverage, and are advised that this does not apply unless required by a contract or agreement. As soon as they do so, Ins-Cert.com sends you an e-mail telling you which Certificate Holder designated which Additional Insureds for which coverage for which of your Insureds. It is up to you to notify the Insurer, or just retain this information. The instructions to the Holder say:

"You may show other parties as Additional Insured(s), for the coverage shown below if you have a contract or agreement in which _____(Insured)_____ has agreed to name them as Additional Insured(s). If a coverage is not shown, permission has not been granted by the Insurer. In the event of cancellation, expiration or reinstatement, you will be notified by e-mail, but other Additional Insureds will not, unless they separately register as a Holder, and view this certificate."

13. How do we show what Additional Insured endorsement form applies ?

Fig. 7D

**Title: METHOD AND SYSTEM FOR PROVIDING
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On the data entry screens for General Liability, Auto Liability, Pollution, Professional and Umbrella, you may select the Additional Insured endorsement form which grants coverage on the policy, and the form number will be displayed on the certificate so the Holder knows what he is getting. The form itself is not displayed, but most Holders who want a particular form, (like the CG2010 1185), know what the forms say, and are usually satisfied knowing the form numbers.

14. How does Ins-Cert.com handle Waiver of Subrogation ?

If you certify that there is Automatic (Blanket) Waiver of Subrogation on the policy, (you checked the box), a sentence will appear on the certificate, stating:

"Insurer waives subrogation against Cert-Holder name if required by contract or agreement before a loss."

15. What do we do about other Certificate Holders, once we have responded by posting a certificate for one ?

This is the best part of Ins-Cert.com. Once you have posted your client's data once, it can be viewed by all your client's customers. Print the "memo to client's customers" by clicking on the client's Password from your Control Page. You will see the memo to your client as the first page – on the bottom click on the "2" to get to page 2, which is the Client's memo to his customers. Print that using your browser print button and give it to your client. Suggest that whenever your client gets a request for a certificate, he fax this memo to the customer. The customer will do so, and you won't even know that a certificate was requested until you see the entry on the month-end statement, (or get an e-mail showing additional insureds).

HINT: Some brokers cut and paste this memo into a document and print it on the client's letterhead, making it look better for the client.

16. How can I use this to help my clients better manage their risk ?

Your Insureds, like your Insured's customers, are exposed whenever they hire a contractor, service, buy a product, lease real estate, or lend money against collateral. If they are not properly insured, your client could suffer a loss, so it is prudent and a part of your job to help them ensure that all contractors and vendors are properly covered. Introduce them to *Ins-Cert.com* as a free service to help them avoid the risk of an underinsured contractor, tenant, borrower or vendor !

Enjoy using *Ins-Cert.com*, and encourage your Certificate Holders to ask for *Ins-Cert.com* from all their vendors, so they have complete reports on-line. If you have any questions about the system, please contact:

Ins-Cert Corporation
9435 So. Autumn Ash Place
Littleton, CO 80126-3591
(303) 346-3889
e-mail: wrh@Ins-Cert.com

Fig. 7E

**Title: METHOD AND SYSTEM FOR PROVIDING
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INFORMATION for INSURERS

FEATURES & BENEFITS

- Agents' time savings allows more time to sell and service your policies
- Compliance checking promotes broader coverage and higher limits, which means better protection for Insureds and more premium dollars per account.
- Expiration lists for both Certificate Holders and Agents helps avoid missed expirations
- You may advertise on *Ins-Cert.com*, which will be seen every time a Certificate Holder, (often the same person buying insurance for his/her firm), views a certificate
- Hot-Links to Insurer web sites help steer potential customers to learn more about your company
- A. M. Best & Company rating is shown in the 'pop-up' Insurer window – additional information may be entered in that window to draw Certificate Holders to ask for a quote from your company
- Your Agents will no longer avoid sending notices of cancellation, because the system does it for the Agent, ... free of charge. It also sends reinstatement and expiration E-Mail notices.
- You can block an Agency from being able to certify that your company is the Insurer for any coverage, in the event of unfriendly separation or suspicion of fraudulent certificates.

Ins-Cert.com gives you, the Insurer, more control over the certificate process, without your having to receive and review thousands of paper certificates. You can prevent any Agent from issuing fraudulent certificates using your company name(s), and you will be able to spot-check any certificates where your company is shown as "Insurer." Your company has a new venue for advertising directly to the insurance people in Certificate Holder companies, and your logo on the home page will be seen every time a Certificate Holder or Agent logs onto the site.

How to Use *Ins-Cert.com*

- 1) First, a contact person from your company must register for your company, (there is a one-time \$250 fee).
- 2) From the Home Page, click on "Register" on the next page, click on "Insurer," then enter the first few letters of your company name, select your company, and enter the company code which was mailed to you in December. If you do not have it, click on wrh@ins-cert.com and request your registration code. If your only e-mail address personal, please fax a request on your letterhead to (303) 744-1513.
- 3) Next, complete or update the information about your company, and enter a User Name and Password.
- 4) To view certificates issued by your agents, or block/unblock agents from using your company name on certificates, log-in from the Home Page with your User Name and Password and follow the directions.

Frequently Asked Questions

1. Why is it not on an ACORD® form?

Several Reasons: (1) The ACORD® form can only be issued by one agent, and the *Ins-Cert.com* certificate shows all the Insured's coverages on a single form, regardless of how many different agents are used. (2) The ACORD® form only has room for the more common coverages, and requires a separate form for Property & Marine insurance. *Ins-Cert.com* puts them all together. (3) There are several options that are often requested, (Additional Insured, Waiver of Subrogation, Primary & Non-Contributory), which must be entered in the comments area of an ACORD® certificate – we wanted to make them 'check-offs' that are easily found by the certificate holder.

2. Is the *Ins-Cert.com* certificate legal?

Certificates are not legal documents because the certificate holder does not pay for any rights or coverage.

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U.S. Serial No. 09/862,577*

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You or your agents issue certificates as a courtesy to your Insureds. Ins-Cert.com does, however, contractually require all agents to promptly enter accurate information, and the responsible agent's actual signature appears on each coverage, to contact if there are questions.

3. Can the certificate be printed?

Yes, you can print the certificates directly from Ins-Cert.com, using your web browser "PRINT" button, but there is no need to, because the certificate may be viewed any time, as of any effective date.

4. Can our auditors view certificates of our Insureds' subcontractors?

Yes, as long as they log-in as your Insured, (Certificate Holder with respect to the subcontractor), they can view all certificates from all subcontractors, as of whatever dates are appropriate.

5. Can I get a certificate showing policies in effect as of a prior date?

Ins-Cert.com defaults to the current date, but allows you to enter a different date, and shows the policies in force on the date you enter.

6. Will this help our agents avoid missing renewals?

Yes! – the agent's 'Control Page,' from which they navigate to the data entry screens, is actually a list of all insureds in the system, showing the expiration date of each coverage for each Insured.

7. What is the Expiration Report?

The Expiration Report is a summary of all certificates viewed by the Certificate Holder, showing the expiration date of each coverage, for each Insured. This allows them to see which policies are coming due for renewal soon, so they can check back to be sure they were renewed.

8. What is the Compliance Report?

The Compliance Report is for those Certificate Holders who do not have the time, expertise, (or inclination), to evaluate entire certificates. This report compares the Holder's own minimum insurance requirements with the coverages on each certificate viewed, showing each coverage as: "OK," if the coverage is in force and meets the requirements or "LOW," if it is in force but does not meet the requirements. It shows: "EXP" if the coverage has expired, or "CNX," if it was cancelled before expiration.

9. Can we view other Insurer's Certificates, and other Insurers view ours?

No, you will only be able to see coverages for which you are the Insurer. However, your auditor may use your Insured's log-in to check subcontractor certificates, as the Certificate Holder, (your Insured, but Holder with respect to the subcontractors).

10. Is the information secure?

Both an Access Code and Password are required to view a certificate, and the software contains special proprietary security measures to help prevent break-ins, but no software is immune from expert hackers. Insurance information is not especially sensitive, like bank records or credit cards, and insurance policy limits are confidential unless a court requires disclosure in a lawsuit.

11. What does it cost?

Fig. 8A

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

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Ins-Cert.com is a WIN-WIN solution for everyone. Each Insurer is charged a \$250 Registration fee, and your Agents will pay a small fee for using Ins-Cert.com, but postage alone is more than their cost for each viewing of certificate data on-line. This system was created by an Agent to help all agents with this paperwork nightmare, but it also helps Certificate Holders manage their risk, and helps you, as an Insurer, manage your Agents' certification process.

If you have any other questions, please contact us at wrh@ins-cert.com.

Fig. 8B

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**Title: METHOD AND SYSTEM FOR PROVIDING
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About Us

Ins-Cert.com is a complete insurance certificate management system with integrated risk management functions. It uses the Internet for data entry by agents, instant access by recipients, and E-Mail notices of cancellation, reinstatement and non-renewal of policies.

Ins-Cert.com eliminates the need for agents to print and mail and/or fax millions of documents each year, while giving recipients faster and more complete insurance information.

Ins-Cert.com automates the process of comparing certificates to each recipients' insurance requirements, thereby reducing errors, increasing security, and virtually eliminating the need for busy managers and staff to become insurance experts, as well.

HISTORY

Ins-Cert.com was created in 1999 by a commercial insurance broker, who, like the rest of the insurance community, saw the need for a better way for agents and brokers to certify their clients' insurance coverage to the clients' customers. Many millions of paper certificates are issued every year to prove, (as examples), to a contractor that his subcontractor is properly insured, to a property manager that his service providers are covered, to vendors and manufacturers that component manufacturers carry product liability, and to banks and financial institutions that their collateral is protected. Our founder realized one important fact: the recipients of these certificates really need data, not paper.

The Internet is ideal for transmitting certificate data, but we needed to go beyond using technology to issue paper more efficiently. We created ***Ins-Cert.com*** as a relational database, accessible over the Internet to both Agents, (to enter information), and those who need to receive certificates, "Certificate Holders." The company insured, ("Insured"), does not want to constantly request certificates or do the certificates himself, (after all, the Agent works for the Insured!).

Although insurance data is not as sensitive as bank records or credit card numbers, there is still a need for confidentiality, so we built in sophisticated security measures, so that a Certificate Holder cannot see a certificate without receiving permission from the Insured, in the form of both an Access Code and Password. This system also keeps agents and insurers from seeing information entered by other agents. After responding to thousands of certificate requests, our founder knew that Certificate Holders are very worried about not being notified if a policy is cancelled, so we built in automatic e-mail notification of cancellation.

Our founder also knew, after 27 years in the business, that most Certificate Holders are not insurance people, and do not want to study insurance certificates. *Certificate Holders just want to know if an Insured's coverages are valid and meet their minimum requirements!* So, we designed ***Ins-Cert.com*** to allow Certificate Holders to enter, only once, their own minimum insurance requirements, and to compare these minimums to every certificate viewed. We also designed a "Compliance Report" that tells the Certificate Holder the status of each coverage for each Insured, all on one report. And for those who want to look ahead at upcoming policy expirations, (to check to be sure policies are renewed), we designed the "Expiration Report."

As an Agent himself, our founder is very sensitive to the needs of agents, who are constantly interrupted for certificates, all of which are "urgent." We designed the system so that once the Agent enters the certificate data, and gives the Access Code and Password to the Insured, his job is done, and he can get back to productive work. We also designed an expiration report for the Agent, showing only those coverages for which he is the agent, to help the Agent track what is in the system, and as a renewal reminder.

Ins-Cert.com has been enthusiastically received by those to whom it has been presented, and we look forward to hearing that it has helped your firm, as well. Please be sure to read the "Information for ..." section appropriate for you – they also contain instructions on how to use the system – but if you need help, press "Contact Us" and send us your questions.

*Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION*

*Inventor: William R. Hartigan
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CONTACT US

We welcome your questions, comments and suggestions, which we prefer by E-Mail, (naturally).

We welcome any inquiries and will entertain investment and marketing proposals.

We also offer advertising opportunities.

E-Mail: Please direct all inquiries to wrh@ins-cert.com

Join Us! Employment opportunities are available for sales persons with some commercial insurance background, in territories throughout the US and Canada. E-Mail your resume to wrh@ins-cert.com.

Problem? If you have an urgent question or encounter any apparent malfunction, please call (303) 346-3889 during business hours (Mountain Time) or (303)877-3863 after hours.

Write us: Ins-Cert Corporation
9435 S. Autumn Ash Pl.
Littleton, CO 80126-3591

Fig. 10

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Ins-Cert.com News

November 10, 2000 Ins-Cert.com announces the implementation of a new **Additional Insured** function, allowing designation of up to 6 Additional Insureds for each of the 5 Liability coverages: General Liability, Auto Liability, Pollution Liability, Professional Liability, and Umbrella/Excess. Wherever the agent/broker/insurer has certified that the applicable policy contains a 'automatic' or 'blanket' Additional Insured Endorsement, such entry is permitted, and the Certificate will show which form number and edition date applies. This feature was requested by several users, especially property managers, even though the other parties wanting to be named have always been able to log-in as Certificate Holders, themselves, and see their company named as an Additional Insured.

Sept. 26, 2000 Lafarge Corporation, the international building materials supplier, begins test of Ins-Cert.com in Denver, Colorado office. John Del Bagno, Corporate Risk Manager, instructed all vendors to submit all certificate data using Ins-Cert.com in order to reduce paperwork, increase insurance compliance and speed verification that all vendors are properly insured. Mr. Del Bagno said he expects to implement the use of Ins-Cert.com throughout the company's 800+ offices in the USA and Canada, permitting his office to remotely monitor all vendor compliance over the internet.

May 5, 2000 Ins-Cert.com enthusiastically received at RIMS2000, the annual convention of the Risk and Insurance Management Society. Not only did hundreds of risk managers come by our booth and express strong interest in Ins-Cert.com, but at a special break-out session regarding certificates, many attendees responded that ins-Cert.com seemed to be just what they were looking for.

March 20, 2000 Van Gilder Insurance Corporation, part of the Assurex network and Denver's largest independent broker, registers to use Ins-Cert.com, as the first large agency to embrace this new technology.

Fig. 11

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Ins-Cert.com
www.ins-cert.com

COMPLIANCE REPORT
for William Hartigan

1224 1220 1218 1212 1214 ?

View Expiration Report Set Requirements View Certificates

Key
OK = Complies | Low = Non-Compliant | N/R = No Requirements | N/C = No Coverage | CXK = Canceled | EXP = Expired

Insured Company Name	Access Code	Password	Liability	Automobile	Pollution	Professional	Umbrella	WorkComp.
ABB Transformer	01Stc	60d20	LOW	N/C	N/C	N/C	N/C	N/C
Acoustics Systems, Inc.	Acc0873	z7f1zQ	LOW	OK	N/C	N/C	OK	LOW
American Construction Corp.	ROftr	w0x4	LOW	LOW	N/C	N/C	LOW	LOW
DisappearingInsured			N/C	N/C	N/C	N/C	N/C	N/C
G.E. Jackson Construction	Jhfo	2NSn	EXP	EXP	LOW	OK	EXP	CXK
Ins-Cert Corporation	Rpfn	w4tCV	LOW	N/C	N/C	N/C	N/C	OK
JRS Engineering, Inc.	JRS974	3pE2t8	LOW	OK	N/C	OK	N/C	N/C
Mechanical Construction, Inc.	Mec137	DzOC11	LOW	OK	N/C	N/C	OK	LOW
Mower Landscape	15VwL	wSxJ	N/C	N/C	N/C	N/C	N/C	LOW
Sample Construction Co.	Sample	Sample	LOW	OK	LOW	OK	OK	EXP
Stone Enterprises, Inc.	Sto351	QD6GFV	N/C	N/C	N/C	N/C	N/C	EXP
Window Construction Company	Wn1817	hTgVm	LOW	OK	N/C	N/C	LOW	LOW
Window Crane Service Co.	Wn1248	OAYHCS	LOW	OK	N/C	N/C	LOW	LOW

1204 1202 1205 1212 1210 1214

Fig. 12

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Ins-Cert.com
Insurance Certification On-Line

EXPIRATION REPORT
for William Hartigan



1304

[View Compliance Report](#) [Set Requirements](#) [View Certificates](#) [Expiration Report 30 Day Limit](#)

Insured	Access Code	Password	GL	AL	PL	E&O	UMB	WC	Prop	Marine	Other1	Other2
ABB Transformers	0X9c	c0d2D	1/1/02									
Acoustic Systems, Inc.	Aco873	xJ7kzQ	7/1/01	7/1/01			7/1/01	7/1/01		7/1/01		
American Construction Corp.	RO4m	wr3x4	10/1/01	8/1/01			10/1/01	9/1/01				
Disappearinginsured												
G.E Jackson Construction	Jtfo	2NSn	8/23/00	1/1/01	6/1/01	6/1/01	12/1/00	8/1/00		6/1/01		
Ins-Cert Corporation	Rpfn	w4cV	11/1/01						12/14/01			
JRS Engineering, Inc.	JRS974	SpE2r8	8/15/01	8/15/01		1/1/02						
Mechanical Construction, Inc.	Mec137	OzOC11	3/1/02	3/1/02			3/10/02	3/1/02		3/1/02		
Mower Landscape	15VwL	eSxI						6/1/01		6/1/01		
Sample Construction Co.	Sample	Sample	4/1/02	4/1/02	5/5/02	4/1/02	4/1/02	4/1/02	4/1/02	5/5/02	5/1/02	12/31/01
Stone Enterprises, Inc.	Sto351	OObQFV						11/12/00				
Winstow Construction Company	Wn617	hTrgVm	4/1/02	4/1/02			4/1/02	4/1/02		4/1/02		
Winstow Crane Service Co.	Wn246	OAYNCS	4/1/02	4/1/02			4/1/02	4/1/02		7/21/01		

1302

Fig. 13

**Title: METHOD AND SYSTEM FOR PROVIDING
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Ins-Cert.com
Insurance Certificates On-Line

REGISTRATION

Click on whichever type of registration is appropriate for how you will use Ins-Cert.com:

1402

AGENT or BROKER

You will enter or edit insurance coverage information about policies for which you are the agent-of-record. Also register here if you are a direct-writing Insurer without agents, or you issue your own insurance certificates.

1404

CERTIFICATE HOLDER - You request and receive certificates from agents/brokers

1406

INSURER

You underwrite the policies being certified, but do not issue your own certificates. You need to monitor certificates, but not enter or change them.

Fig. 14

**Title: METHOD AND SYSTEM FOR PROVIDING
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Insurance Certificates On-Line



Agency Registration: Step 1 - Enter Agency Information

The registration wizard will help guide you through each step in registering your agency. Simply fill in the required information (indicated with *) and press the next button to advance to the next step

* Agency Name 1502
1504 * Phone * Fax 1506
1508 * Address Suite 100 1512
1510 * City * St/Prov * Zip/PC 1514
1516 * Tax ID * Agency Ins License # * License St/Prov 1520
Company Home Page 1518
1522
1524
Cancel Next

Fig. 15

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Insurance Certificates On-Line

(?)

Agency Registration: Step 2 - Enter Agency Principal

Please enter the information for the Agency Official who will

- 1 Administer all licensed agents accounts who will be responsible for data entered, and who's signatures will be on certificates.
- 2 Authorize Ins-Cert corporation to charge the agency bank account shown on the service agreement for all fees.

Salutation	* Principal First Name	MI	* Last Name	Title or Professional Designation(s)	1601
Mr. <input type="button" value="▼"/>	Simon	S.	Sample	President	1602
* User Name	* Password	*E-Mail	*License No.	*License St.	
Simon	Sample	Simon@sampleinsuranceagency.c	9876543	00 <input type="button" value="▼"/>	1610 1611 1612 1613 1614
<input type="button" value="Previous"/>		<input type="button" value="Next Step"/>			1606 1607 1608

Fig. 16

**Title: METHOD AND SYSTEM FOR PROVIDING
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Agency Registration: Step 3 - Enter Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official (s) responsible for certificates - they must be licensed and authorized to sign certificates for the Insurer

Salutation * First Name MI * Last Name Title

* User Name * Password E-Mail * License No. * License St.

Add this Agent Previous Next Step ——1704

Agents Added				
Agent Name	User Name	Password	License	Lic State
Simon Sample	Simon	Sample	9876543	CO

1702

Fig. 17

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Insurance Certificates On-Line



Agency Registration: Step 3 - Enter Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official (s) responsible for certificates - they must be licensed and authorized to sign certificates for the insurer

Salutation * First Name MI * Last Name Title

Title

* User Name * Password E-Mail * License No. * License St.

AL

Agents Added

Agent Name	User Name	Password	License	Lic State
Simon Sample	Simon	Sample	9876543	CO
Susan Sample	Susan	Sample	33334444	CO

1802

Fig. 18

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Edit Invoice

Admin Main Menu
Admin Manage 1

Date 5/13/01 Invoice # 1

Ins-Cert.com Invoice for Services Rendered to Sample Insurance Agency

1902 →

Date/Time	Billing Type	Company/Agent	Insured	Charge
5/11/01 10:38	Data Entry	Simon Sample	Sample Construction Co.	\$03.00
5/13/01 20:02	Viewd Certificate	8/4/00 Test Holder	Sample Construction Co.	\$00.25
5/11/01 10:41	Data Entry	Simon Sample	ABC Company	\$03.00

0

Total Monthly Charges **\$06.25**

Fig. 19

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Agreement

(If an Insurer is registering as an Agency, because it is a 'direct writer', "Agency" shall mean the Insurer.)

I am authorized to act on behalf of Sample Insurance Agency ("Agency"), for which this registration is made, and hereby agree to the following terms, in consideration for the services provided by Ins-Cert Corporation:

1. Agency will make timely and accurate entries of certificate information, including immediate entry of cancellations or decreases in coverage, even if not effective until a later date. Agency hereby indemnifies and holds Ins-Cert Corporation harmless from and agrees to defend Ins-Cert Corporation from and against any and all claims (including reasonable attorney's fees) arising out of, resulting from or in any way related to the information provided by or omitted by Agency or not updated by Agency. Agency acknowledges that Ins-Cert Corporation has no obligation to notify any person or entity, which has viewed a Certificate of Insurance, that the insurance coverage represented thereby has been canceled or changed in any way.
2. Agency agrees to use Ins-Cert.com only for the purpose of entering or updating insurance certificate data for its own clients, as authorized by said clients and by the Insurer, (either expressly or by binding authority). Agency agrees not to use Ins-Cert.com for any other purposes not contemplated by this Agreement, and agrees not to use Ins-Cert.com for competitive purposes. If there is a breach of security through Agency's account, then Agency shall immediately change any affected password. Further, Agency will be liable for all charges accruing from use of Ins-Cert.com during the period of unauthorized use. Ins-Cert Corporation reserves the right to immediately suspend access to the site if it observes what Ins-Cert Corporation determines in its sole discretion is unusual activity, inappropriate or improper use of Ins-Cert.com by Agency.
3. Agency agrees that Ins-Cert Corporation is authorized to draw upon the bank account shown for all invoiced fees, according to the fee schedule in effect on the date of registration. Agency agrees to give 30 days prior notice by e-mail of any increase in fees.
4. Agency understands and agrees that Ins-Cert Corporation may cause a block to be placed on data posted by Agency in the event of non-payment of fees by Agency, and Agency agrees to defend, indemnify and hold harmless Ins-Cert Corporation from all claims for damages arising from such data being blocked until such time as all payments are current. Agency understands that Ins-Cert Corporation may modify Ins-Cert.com and that those modifications may create differences in how the site operates in the future.
5. Ins-Cert Corporation will make every reasonable effort to maintain Ins-Cert.com available for use by Agency twenty-four (24) hours per day, seven (7) days per week, but the system and site may not always be available, due to maintenance, upgrades, or circumstances beyond its control. Agency agrees not to hold liable Ins-Cert Corporation, its representatives or employees for damages arising from any reasonable period of unavailability.
6. Except for claims based on the sole negligence or unlawful acts of Ins-Cert Corporation, Agency hereby agrees to, at its own expense, indemnify, defend and hold Ins-Cert Corporation harmless from and against any loss, cost, damages, liability, expense (including reasonable attorneys' fees), arising out of or relating to any claim, action or allegation related to (i) any transaction or dispute between Agency or Ins-Cert Corporation and any third party, arising out of Agency's use of or access to the site or out of unauthorized access to the site through Agency's account or out of denial of access to the site; (ii) any information set forth in, use of or validity of any Certificate of Insurance, including without limitation the viewing or printing of a Certificate of Insurance on a cancelled policy where the information is not updated promptly by Agency and (iii) any infringement of any third party intellectual property rights, or other proprietary rights of a third party contained in, set forth in or related to any information provided by Agency. Except with respect to the indemnity provisions above, under no circumstances, including negligence, will either party or their affiliates be liable for any loss of business, loss of use, lost profit, loss of data or any other indirect, incidental, special or consequential damages that result from access to Ins-Cert.com, use of the site, or otherwise are within the scope of this agreement.
7. Ins-Cert.com services are provided "as is", without warranties of any kind either express or implied. Ins-Cert Corporation disclaims all warranties whether express, implied or statutory, including, but not limited to the implied warranties of merchantability and fitness for a particular purpose and the statutory warranty against infringement. Ins-Cert Corporation expressly disclaims any representation or warranty that site access will be error-free, secure or uninterrupted, or that the certificate data will be accurate or timely. No oral advice or written information given by Ins-Cert Corporation, or its employees or representative will create a warranty, nor may Agency rely on any such information or advice.
8. This Agreement commences when the "I Agree" button is clicked by the Agency Principal, (or equivalent party), and continues for a period of one year thereafter, and shall automatically renew for successive annual terms upon the anniversary date. Either party may terminate this Agreement without cause effective at the expiration of the initial term or any renewal term by providing the other party thirty (30) days written notice of intent to terminate. If either party materially breaches any of the terms or conditions of this Agreement, then the other party shall so notify and the breaching party shall have thirty (30) days

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within which to cure such breach, terminated upon notice. Upon the expiration of such thirty (30) day period without cure, this Agreement may be

Bank name:	ZWB	Account number:	ZWB8
Bank address:	ZWB	ACH Transfer No.	ZWBZ

CONTACT INS-CERT.CCM IF ALTERNATIVE PAYMENT METHOD IS DESIRED

City:	Anytown 2014	State/Prov:	CO 2016	Zip code:	12345 2018
Signed:	2020	Title:	President 2022	Date:	2024

I Agree Disagree

Fig. 20A

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z107
PRINT this page for Signatures, using browser PRINT button, then press **FINISHED** to exit
Registration and log-in as either Agency Principal or as an Individual Agent.
z108
These signatures will be scanned & shown on
Certificates - Please sign legibly in heavy black
ink within the boxes.

Agency: Sample Insurance Agency

Agency Principal: Mr. Simon S. Sample UserName: Simon

Agent: Mr. Simon S. Sample

z104

Agent: Ms. Susan S Sample

z104

Upon completion, MAIL, (do not fax), both the signed Agreement
and this signature page(s) to:

z109
Ins-Cert Corporation
9435 So. Autumn Ash Pl.
Littleton, CO 80126-3591

Fig. 21

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Ins-Cert.com

Log-In Page

Please enter your **User Name** and **Password**, (not the Insured's Access Code and Password).

User Name	Simon	Password	2204	2204	Login
-----------	-------	----------	------	------	-------

If you are not a registered user, Click [Here](#) to register now. There is no cost or obligation to register, and you may register more than once:

- If you are a **Certificate Holder** (receiving certificates regarding an "Insured" who works for you). You may register different subsidiaries, divisions, offices, or other units as if they were different entities. This will limit the number of Insureds that appear on each entity's reports to only those whose Access Codes and Passwords were entered while logged-in with that entity's user name/password. Too many registrations, however, may make it hard to remember which log-in to use to see a particular certificate.
- If you are an **Agency, Broker, or direct-writing Insurer** (who issues certificates). You should register each office separately to keep the list of Insureds on the Control Page more manageable. If an official has over 250-300 Insureds, you may wish to further divide the office to limit the time it takes to load the Control Page.
- If you are an **Insurer**, you should register each branch office separately so your lists of Insureds and Agencies are more manageable.

PRINTING: To print the certificate properly, reset your browser's print margins to .3" or less on Internet Explorer, click on **File, Page Setup**, and change the left and right margins, then save.

Fig. 22

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Ins-Cert.com

Control Page



Welcome Simon Sample

23187

To add a new Insured, click on the Insured column header	To edit Insured's information click on the Insured's name
To add certificate data, click on Add	To edit certificate data, click on the Expiration Date
To view a certificate, click on the Access Code	To view memos to the client, click on the client's Password
To deactivate an Insured, click on Insured's Name and choose Deactivate Insured 23147	To reactivate an Insured, click on Add New Insured and enter them 23167

2322	2312	View All Agency Insureds	Add/Edit Agents	Edit Agency Info	Agent Expiration Report	2310						
Add New Insured	Access Code	Password	GL	AL	UMB	WC	PL	E&O	Property	Marine	Other 1	Other 2
ABC Company	XmVAa	zQP2R	Add	Add	Add	5/5/02	Add	Add	Add	Add	Add	Add
Sample Construction Co.	Sample	Sample	4/1/02	Add	Add	Add	Add	Add	Add	Add	Add	Add

2324

2304

2304

2308 2302

2320

2326

2304

Fig. 23

**Title: METHOD AND SYSTEM FOR PROVIDING
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Ins-Cert.com
Insurance Certifications On-Line

EXPIRATION REPORT
for Simon Sample



[Back to Control Page](#)

[Expiration Report 30 Day Limit](#)

Insured	Access Code	Password	GL	AL	PL	E&O	UMB	WC	Prop	Marine	Other1	Other2
ABC Company	XmVAa	zQP2R	1/1/02	1/1/02			1/1/02	8/5/02				
Sample Construction Co.	Sample	Sample	4/1/02	1/1/02	6/1/01	6/1/01	1/1/02	4/16/01		1/1/02	,1/1/02	12/31/01

Fig. 24

**Title: METHOD AND SYSTEM FOR PROVIDING
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**Inventor: William R. Hartigan
U.S. Serial No. 09/862,577**

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Ins-Cert.com
Insurance Certifications On-Line



Add and Modify Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official(s) responsible for certificates - they must be licensed and authorized to sign certificates for the Insurer

Salutation	*First Name	MI	*Last Name	Title
<input type="button" value="▼"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*User Name	*Password	E-Mail	License No.	License St.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Add this Agent"/>	<input type="button" value="Cancel"/>			

Agents List - Click the agents name to modify or remove that agents information

Agent Name	User Name	Password	License No.	License St.
Simon Sample	Simon	Sample	9876543	CO
Susan Sample	Susan	Sample	33334444	CO

Fig. 25

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com 

Modify Agency Information

* Agency Name

* Phone * Fax

* Address

* City * St/Prov * Zip/PC

* Tax ID * Agency Ins License # * License St/Prov

Company Home Page

Fig. 26

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

45/78

Ins-Cert.com

Modify Insured

*Insured:

Add Company Alias: Add Alias

*Address:

*City/State/Zip:

*Phone: Fax

E-Mail: Website:

Fig. 27

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

46/78

Ins-Cert.com Insurance Certificates On-Line	INSURANCE CERTIFICATE ABC Company 123 Main St. Denver, CO 80123	View Date: 05/11/01 Data as of: 05/11/01 Phone: 303-615-7454 Fax: 303-715-7451 E-mail: sherrill.hendricks@imacorp.com www.imacorp.com
---	---	--

This Certificate is being viewed/printed regarding the following project, location, or product, but if the policy(s) exclude or restrict coverage for the following, the policy provisions apply, and the following entry has no effect on policy coverage(s):

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. Ins-Cert Corporation is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY		No Data Entered
AUTOMOBILE		No Data Entered
POLLUTION		No Data Entered
PROFESSIONAL		No Data Entered
UMBRELLA		No Data Entered
WORKERS COMP.		
<input checked="" type="checkbox"/> Statutory Coverage		Insurer: Marion County Mut Ins Assn
<input type="checkbox"/> Voluntary compensation		Agency: Sample Insurance Agency
<input type="checkbox"/> All owners covered		Agent: Simon Sample
<input type="checkbox"/> Stop Gap Liability		<input type="text"/>
Experience modification= 1.99		Policy No: WC123456
<input checked="" type="checkbox"/> All States, except monopolistic, if not, see below:		Inception: 5/5/2001 Expiration: 5/5/2002
		Updated: 05/11/01 Cancelled:
Employers Liability		
<input type="checkbox"/> Each accident:		100,000
<input type="checkbox"/> Disease policy limit:		500,000
<input type="checkbox"/> Disease limit each employee:		100,000
<input type="checkbox"/> Federal employers Liability Act (FELA)		
<input type="checkbox"/> Longshoremen+harborworkers (USL&H)		
<input type="checkbox"/> Jones Act coverage		
<input type="checkbox"/> Outer Continental Shelf Lands Act		
<input type="checkbox"/> Foreign coverage endorsement		
<input type="checkbox"/> Defense Base Act		
PROPERTY		No Data Entered
MARINE		No Data Entered
OTHER		No Data Entered
OTHER		No Data Entered

Agencies shown above agree to post an effective date of cancellation as soon as it becomes aware of the date. When a cancellation date is posted, Ins-Cert.com will send E-mail notice to the E-mail address given by all persons upon entering the system to view this certificate. For your protection, be sure that the E-mail address used does not belong to an employee who may leave your company.

Fig. 28

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

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Sample Construction Co.
123 Main St
P. O. Box 9876
Chicago, IL 60606-9876
444-555-6666

Dear customer,

You requested an Insurance Certificate, which our Agent has posted to Ins-Cert.com, an Internet service that lets you view and print our certificate on-line, for free. Some of the advantages for you are:

> Fast:	Immediate Internet access to certificates - no waiting for faxes or snail mail.
> Complete:	All coverages are on one certificate, including Pollution Liability, Property, Marine and 2 places for special coverages.
> Detailed:	More Insurance Information is shown than on other certificate forms. Each coverage item has a pop-up brief explanation of what it means to you. Additional Insured -If approved, up to 6 may be shown for each coverage
	Subrogation waiver -If checked, the Insurer will not subrogate against you
	All locations and operations - If checked, all are covered and you can enter job or location data
> Signed:	Our Agent's actual signature appears on each coverage, (not just a name in a fancy font).
> Responsive:	You will automatically be sent an E-mail notice if a policy is cancelled, expires or is reinstated.
> Compliance:	Compares our certificate to your requirements, and generates the Exception Report which shows what does not comply, if any.
> Reports:	Expiration Report show certificates that are expired, cancelled or will expire within 30 days.
	Compliance Report shows certificates, reporting compliance with your requirements.

How to Use Ins-Cert.com

- 1 Open your web browser (Internet Explorer is recommended) and navigate to www.ins-cert.com
- 2 Register as a Certificate Holder, then log-in with the User Name and Password you choose during registration. (Not the Access Code and Password)
- 3 For the Access Code, enter Sample.
- 4 For the Password, enter Sample.
- 5 Click the View Certificate.
- 6 On the Set Requirements Page, you may enter or change your insurance requirements, as needed, and click Compare to Requirements and View Certificate to view the Exception Report which shows if our insurance meets your requirements, and if not, where the differences occur.
- 7 Before viewing the certificate, you may enter job/location data, and up to 6 Additional Insureds, if approved. The certificate may be printed using your browser's Print feature, but you need not do so, because you can view it any time, and as of any date - print it when you need it. (Before printing, set left and right margins to 0.3" using File and Page Setup in your Browser.)

If you have a question about the certificate, contact the Agent - click on the Agency or Agent's name for contact information. Click on the Insurer's name for information about the insurance company behind the policy.

After viewing at least one certificate, the Compliance Report and Exception Report can be accessed.

Short Cuts: Both reports allow you to click on any name to go to that Insured's Exception Report, and view their certificate without reentering the Access Code and Password for that Insured.

If you do not have Internet access, or do not want to use Ins-Cert.com, please tell us, and we will ask our agent to send you a paper certificate.

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Documentation On-Line

Add New Insured

*Insured: 3042-
Type in part of the Company Name
to see if it's already in the system

Add Company Alias: 3040-

*Address: 3040-

*City/State/Zip: 3040-

*Phone: Fax 3040-

E-Mail: Website: 3040-

3044- 3048- 3040-

Fig. 30

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certification On-Line

ADD AUTOMOBILE
Sample Construction Co.

Agent Control Page 

GL **Auto** **Pollution** **E & O** **Umbrella** **WC** **Property** **Marine** **Other 1** **Other 2**

Any Auto
 All owned autos
 Scheduled autos
 Hired autos
 Non-owned autos
 Auto pollution liability (MCS-90)
 Primary/non-contributory
 Automatic additional insured

Insurer: Washington Casualty Company
Agency: Sample Insurance Agency
Policy #: CA12345678
Inception: 4/1/01 **Expiration:** 4/1/02
Updated: 05/11/01 **Cancelled:**

Automatic Subrogation Waiver
 Punitive damages
 Severability of Interests/Cross Liability

Combined Single Limit 1,000,000
Bodily injury per person
Bodily injury each accident
Property damage liability
Garage Liability: Auto Only:
Limit each accident
Garage Liability: Other then Auto only
Limit each accident
Aggregate Limit

Additional Insured Form # ISO_CA_2001_0299
If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

Special Additions
Special Exclusions

You Have 1 Vehicle Listed in the Schedule Below. If you Can't See It Scroll Down
Auto Physical Damage Coverage - applies only if deductible is shown

	Coll	Comp	Scol
Hired auto physical damage	100	100	<input type="text"/>

Year, Make, Model **Serial number** **Deductibles**
Bank: **Add**
Bank: 1999 Ford Explorer 12342345425646
Bank: First Bank of Anywhere **Delete**

Fig. 31

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com Commercial Risk-Cont.

ADD UMBRELLA LIABILITY
Sample Construction Co.

Agent Control Page 

GL Auto Pollution E & O Umbrella WC Property Marine Other 1 Other 2

Occurrence Form
 Claims-made Form
Retro Date:

Excess General Liability
 Excess Auto Liability
 Excess Products/completed ops.
 Excess Pollution Liability
 Excess Professional Liability
 Excess Employers Liability
 Automatic Additional Insured

All locations/operations if not sec...
Special Additions:
Special Exclusions:

Insurer: Specialty Lloyds Ins Co
Agency: Sample Insurance Agency
Agent: Simon Sample
Policy No: UMB98765432

Inception: 4/1/01 Expiration: 4/1/02
Updated: Cancelled:

Policy Aggregate: 5,000,000
Each occurrence/claim: 5,000,000
Self Insured Retention: 10,000

Per Job Location Aggregate
 Defense in Excess of Limits
 "x" Explosion coverage
 "c" Collapse coverage
 "u" Underground coverage
 Severability of Interests/Cross Liability

Additional Insured Form #
If the Additional Insured form does not appear on the drop-down list, please submit the form name wrh@ins-cert.com.

Fig. 32

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Dent.com Insurance Companies On-Line

ADD WORKERS COMP.
Sample Construction Co. Agent Control Page ?

Statutory limits

All owners covered?

Automatic subrogation waiver

Voluntary compensation

Experience modification = **1.99**

**All states, except monopolistic,
covered if not, see..**

AL
AK
AB
AZ Hold down the Ctrl key and click required states

Insurer: Evanston Insurance Company
Agency: Sample Insurance Agency
Policy #: WC2468100
Inception: 6/1/01 **Expiration:** 6/1/02
Updated: **Cancelled:**

Employers Liability Limits

Each accident:
Disease policy limit:
Disease limit each employee:

Federal employers' liability act (FELA)
 Longshoremen & harborworkers (USL&H)
 Jones act coverage
 Outer continental shelf lands act
 Foreign coverage endorsement
 Defense Base Act

Special additions
Special exclusions

Fig. 33

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com **MODIFY E & O]2-3402** **Agent Control Page** **?**

Sample Construction Co.

GL Auto Pollution E & O Umbrella WC Property Marine Other 1 Other 2

Effective Date of change: 5464

Occurrence Form Claims made form -

Retro Date 5464

Defense in excess of limits Automatic subrogation waiver Per job/location aggregate Automatic additional insured

Insurer: Professional Insurance Exch
Agency: Sample Insurance Agency
Policy #: PRO12345 5465

Inception: 4/1/01 5465
Updated: 05/11/01 Cancelled: 5410

Each claim or occurrence 1,000,000 5410

Severability of Interests/Cross Liability Primary & non-contributory Punitive damages covered

Additional Insured Form # 5412

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

All Professions if not, see... Designated Professions: Architect

Special Additions: 5408

Special Exclusions: 5412

Fig. 34

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com

MODIFY GENERAL LIABILITY
Sample Construction Co.

Agent Control Page 

GL Auto Pollution E & O Umbrella WC Property Marine Other 1 Other 2

Effective Date of change Occurrence Form Claims made form -
Retro Date Blanket contractual Products/completed operations
 "x" Explosion coverage "c" Collapse coverage "u" Underground coverage Owners/contractors protective
 Automatic additional insured

Insurer: FCCI Commercial Insurance Fund
Agency: Sample Insurance Agency
Policy #: 9999999
Inception: 04/01/01 Expiration: 4/1/2002
Updated: 05/11/01 Cancelled:

Policy Aggregate
Product/CO aggregate
Each occurrence or claim
Personal/Advertising Injury
Premises damage liability
Premises medical payments
 Stop-Gap Liability Automatic subrogation waiver Primary/non-contributory Per job/location aggregate
 Defense in excess of limits Punitive damages covered Severability of Interests/Cross Liability

Additional Insured Form # 

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

All location/operation if not, see..
Special Additions
Special Exclusions

Fig. 35

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com Contractors Risk Loss

MODIFY POLLUTION LIABILITY
Sample Construction Co.

[Agent Control Page](#) 

GL Auto Pollution E & O Umbrella WC Property Marine Other 1 Other 2

Effective Date of change:

Occurrence Form
 Claims made form -
Retro Date
 Defense in excess of limits
 Automatic subrogation waiver
 Per job/location aggregate
 Automatic additional insured
 All locations/operations else

Insurer: General Fire and Casualty Co
Agency: Sample Insurance Agency
Policy #: P086765
Inception: Expiration:
Updated: 05/11/01 Cancelled:

Policy Aggregate Each claim or occurrence

Severability of Interests/Cross Liability
 Primary & non-contributory
 Punitive damages covered

Additional Insured Form # 

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

Designated location/operation:

Special Additions:
Special Exclusions:

Fig. 36

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com 

MODIFY PROPERTY
Sample Construction Co.



Effective Date of change:

Special Form
 Broad Form
 Basic Form
 Replacement Cost
 Actual Cash Value

Insurer: Waller Mutual Insurance Co
Agency: Sample Insurance Agency
Policy #: IRE88887774
Inception: 4/1/2001 Expiration: 4/1/2002
Updated: 5/11/2001 Cancelled:

Blanket building limit
Blanket personal property
Earthquake sub-limit
Flood damage sub-limit

Agreed amount endorsement
 Building ordinance coverage

Special Additions:
Special Exclusions:

{ Property shown as "Bank" is mortgage or loss payee, ATIMA }

Location of Property	Building Limit	Deduct	Personal Property Limit	Deduct
Bank: <input type="text" value="1 123 Main St. Anytown, CO"/>	<input type="text" value="1,000,000"/>	<input type="text" value="50"/>	<input type="text" value="300,000"/>	<input type="text" value="500"/>

Fig. 37

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certifications On-Line

MODIFY MARINE
Sample Construction Co.

Agent Control Page 

GL	Auto	Pollution	E & O	Umbrella	WC	Property	Marine	Other 1	Other 2
----	------	-----------	-------	----------	----	----------	--------	---------	---------

Effective Date of Change:

Special Form
 Broad Form
 Basic Form
 Replacement Cost
 Actual Cash Value

Insurer: Marine Indem Ins Co of America
 Agency: Sample Insurance Agency
 Agent: Simon Sample
 Policy No: 1044433222
 Inception: 05/05/01 Expiration: 05/05/02
 Updated: 05/11/01 Cancelled:

Rented Equipment: 100,000
 Installation floater: 100,000
 Cargo liability: 100,000
 Riggers liability: 100,000
 Railroad protective: 100,000

Special additions:
 Special exclusions:

(Party shown as "Bank" is loss payee, as their interests may appear)

	Limit	Deductible
Bank: <input type="text"/>	<input type="text"/>	<input type="text"/>
1 1995 Caterpillar D9 Dozer	100,000	500
Bank: First Bank of Anytown, CO	<input type="text"/>	<input type="text"/>
2 1995 Caterpillar D9 Dozer	100,000	500
Bank: First Bank of Anytown, CO	<input type="text"/>	<input type="text"/>

Add
 Delete

Fig. 38

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com Insurance Certifications On-Line

MODIFY OTHER 1 DATA
Sample Construction Co.

Agent Control Page 

GL Auto Pollution E & O Umbrella WC Property Marine Other 1 Other 2

Effective Date of Change:

Type of Coverage: Liquor Liability

Forms that apply: LL100 (12/99)

Insurer: Liberty Ins Co of America
Agency: Sample Insurance Agency
Agent: Simon Sample
Policy No: LL1437363637
Inception: 5/15/2001 Expiration: 5/15/2002
Updated: 05/11/01 Cancelled:

Limit: 100,000
Deductible: 1,000

What is Insured: Liability for serving alcoholic beverages
Where coverage's apply: Anywhere
Perils Included: Legal Liability only
Perils Excluded: n/a
Conditions: excludes service to minors
Bank: n/a
Special Additions:
Special Exclusions:

Fig. 39

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

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Ins-Cert.com
Insurance Certifications On-Line

MODIFY OTHER 2 DATA
Sample Construction Co.

Agent Control Page 

GL	Auto	Pollution	E & O	Umbrella	WC	Property	Marine	Other 1	Other 2
----	------	-----------	-------	----------	----	----------	--------	---------	---------

Effective Date of Change:

Type of Coverage:

Aircraft Liability

Forms that apply:

AIR 2000 (11/99)

Insurer: AIB Insurance Group
Agency: Sample Insurance Agency
Agent: Simon Sample
Policy No: AIR2323322
Inception: 1/1/2000 Expiration: 1/1/2001
Updated: 05/11/01 Cancelled:

Limit: 2,000,000
Deductible: 2,000

What is Insured
Where coverage's apply
Perils Included
Perils Excluded
Conditions
Bank
Special Additions
Special Exclusions

Fig. 40

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

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Select an Insured Company Name

Click on the Company Name if you wish you use that company or click the cancel button if the company is not in the list.

Cancel

Company Name	City	St	Zip
ABB Transformers	New York	NY	11111
ABC Company	Denver	CO	80123
ABCO Contracting	Denver,	CO	80111
Acoustics Systems, Inc.	Englewood	CO	80110-1941
American Construction Corp.	Golden	CO	80401
Arrow Striping Company	Arvada	CO	80002

4104

- 4102

Fig. 41

f 1

Ins-Cert.com
Insurance Certifications On-Line

**Job/Location and Additional Insureds for
ABC Company**

Job Location:
For your convenience, you may enter information such as location, contract, product or job description below. What you enter is not a part of any policy, and does not modify any policy, or convey any rights to you. If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession.

Additional Insureds:
You may show other parties as Additional Insured(s), for the coverage shown below if you have a contract or agreement in which ABC Company has agreed to name them as Additional Insured(s). If a coverage is not shown, permission has not been granted by the Insurer.
In the event of cancellation, expiration or reinstatement, you will be notified by e-mail, but other Additional Insureds will not, unless they separately register as a Holder, and view this certificate.

Click the Liability type or scroll down to add Additional Insureds:

General Liability	Auto Liability	Pollution	Professional	Umbrella
--------------------------	-----------------------	------------------	---------------------	-----------------

General Liability

Holder
41666

Auto Liability **Same as General Liability**

Holder

Pollution **Additional Insured Designation Not Permitted**
Professional **Additional Insured Designation Not Permitted**

Umbrella/Excess **Same as General Liability**

Holder

Fig. 42

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificates On-Line



Certificate Holder Registration

*First Name Mi *Last Name
*Company Name
*Phone Fax ~366
*Address ~1302
*City *State *Zip
*UserName *Password
Company Web Site *E-Mail ~4348

Print this page using your browser's PRINT button, as a record of your User Name and Password. Click on Register and you will be automatically logged-in and taken to the Certificate Selection Page.

To enter the system again, use the Log-In on the Home Page and enter your User Name and Password.

(Do not confuse your User Name and Password with Access Codes and Passwords given by each Insured.)

Fig. 43

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificates On-Line

Certificate Selection

Welcome Back John Spender from U.S. General Services
Administration

Effective Date of Information on this Certificate or Report 05/11/01 — 4402

Insured's Access Code 4404 ————— View Certificate ————— 4403
Insured's Password 4406

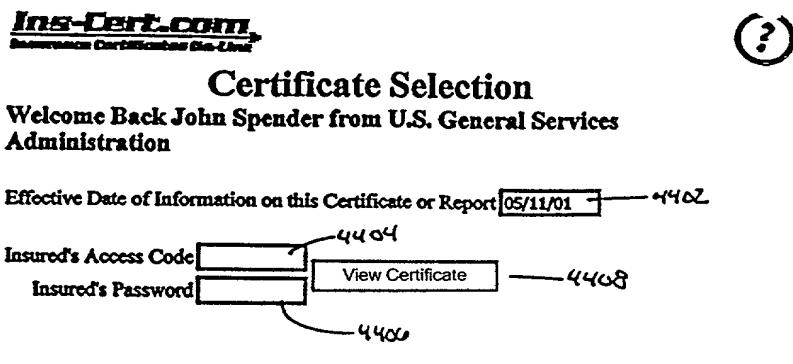


Fig. 44

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

63/78

Ins-Cert.com
Insurance Certificates On-Line

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Certificate Holder:
**U.S. General Services
Administration**

Set Requirements for

4510

Enter or edit the minimum requirements for your company, then click on
Compare to Requirements & View Certificate or Ignore Requirements & View Certificate

4502 4510 2-4504

without comparing the certificate for Sample Construction Co. to your requirements.
After entering your Requirements Click the Apply Changes button.

GENERAL LIABILITY

4502 2-4504

Apply Changes Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
<input checked="" type="checkbox"/> Occurrence form <input type="checkbox"/> Claims made form Retro Date Before <input type="text"/> <input checked="" type="checkbox"/> Products/completed operations <input checked="" type="checkbox"/> Owners/contractors protective <input checked="" type="checkbox"/> "X" Explosion coverage <input checked="" type="checkbox"/> "C" Collapse coverage <input checked="" type="checkbox"/> "U" Underground coverage	<input checked="" type="checkbox"/> Name Us as Additional Insured <input checked="" type="checkbox"/> Waive Subrogation Against Us <input checked="" type="checkbox"/> Blanket contractual liability <input checked="" type="checkbox"/> Primary and non-contributory <input checked="" type="checkbox"/> Per location/job aggregate <input checked="" type="checkbox"/> Defense in excess of limits <input type="checkbox"/> Punitive damages covered <input type="checkbox"/> Stop-Gap liability	Policy Aggregate Products/CO aggregate Each claim or occurrence Personal & advert. Injury Premises damage legal Premises Medical payments	1,000,000 1,000,000	<input type="checkbox"/> Severability of Interests/Cross Liability	

Fig. 45

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan
U.S. Serial No. 09/862,577

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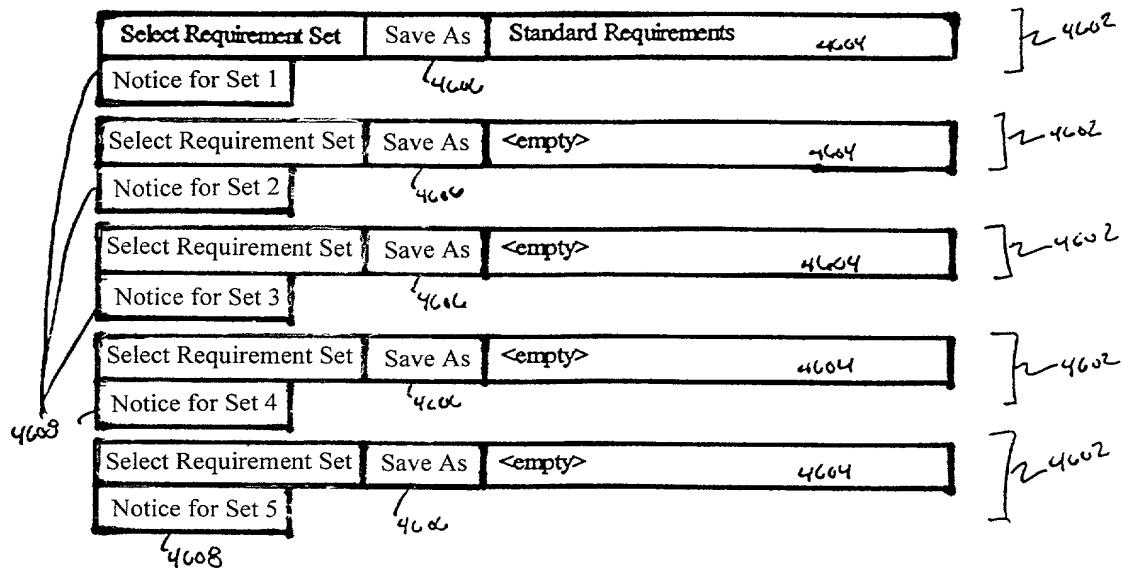


Fig. 46

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

65/78

Ins-Cert.com
Insurance certificates online

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Certificate Holders:
**U.S. General Services
Administration**

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

Ignore Requirements & View Certificate

without comparing the certificate for Sample Construction Co. to your requirements.

After entering your Requirements Click the Apply Changes button.

AUTOMOBILE LIABILITY

Apply Changes Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
<input checked="" type="checkbox"/> Any Auto	Combined Single Limit:	1,000,000			Garage Liability
<input type="checkbox"/> All Owned Autos	Bodily Injury Per Person				Auto Only
<input type="checkbox"/> Scheduled Autos Only	Bodily Injury Each Accident				Limit for Each Accident
<input type="checkbox"/> Hired Autos	Property Damage Liability				Other than Auto Only
<input type="checkbox"/> Non-Owned Autos	<input type="checkbox"/> Severability of Interests/Cross Liability				Limit for Each Accident
<input type="checkbox"/> Name Us as Additional Insured	<input type="checkbox"/> Primary/Non-contributory				
<input type="checkbox"/> Waive Subrogation Against Us	<input type="checkbox"/> Hired Auto Physical Damage				
<input checked="" type="checkbox"/> Auto Pollution Liability	<input type="checkbox"/> Punitive Damages Covered				

Fig. 47

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificates On-Line

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Certificate Holder:
**U.S. General Services
Administration**

Enter or edit the minimum requirements for your company, then click on
Compare to Requirements & View Certificate or Ignore Requirements & View Certificate

without comparing the certificate for Sample Construction Co. to your requirements.
After entering your Requirements Click the Apply Changes button.

POLLUTION LIABILITY

Apply Changes Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
-------------------	------------	-----------	--------------	----------	---------------

Occurrence form
 Claims made
Retro Date Before

Name Us as Additional Insured
 Waive Subrogation Against Us
 Primary and non-contributory
 Punitive Damages Covered
 Severability of Interests/Cross Liability

Each Claim or Occurrence:
Policy aggregate
 Per location/job aggregate
 Defense in excess of limits

Fig. 48

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

Inventor: William R. Hartigan

U.S. Serial No. 09/862,577

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Ins-Cert.com
Insurance Certificates On-Line

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Certificate Holder:
**U.S. General Services
Administration**

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

or

Ignore Requirements & View Certificate

without comparing the certificate for Sample Construction Co. to your requirements.

After entering your Requirements Click the Apply Changes button.

PROFESSIONAL LIABILITY

Apply Changes	Drop Requirement	General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
<input checked="" type="radio"/> Occurrence form	<input type="checkbox"/> Name Us as Additional Insured	Each Claim or Occurrence: <input type="text" value="1,000,000"/>					
<input type="radio"/> Claims made	<input checked="" type="checkbox"/> Waive Subrogation Against Us	Policy aggregate <input type="text" value="1,000,000"/>					
Retro Date Before <input type="text"/>	<input checked="" type="checkbox"/> Primary and non-contributory	<input type="checkbox"/> Per location/job aggregate					
	<input type="checkbox"/> Punitive Damages Covered	<input type="checkbox"/> Defense in excess of limits					
	<input type="checkbox"/> Severability of Interests/Cross Liability						

Fig. 49

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

68/78

Ins-Cert.com
Insurance Certificates On-Line

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Certificate Holder:
**U.S. General Services
Administration**

Enter or edit the minimum requirements for your company, then click on
Compare to Requirements & View Certificate or Ignore Requirements & View Certificate
without comparing the certificate for **Sample Construction Co.** to your requirements.
After entering your Requirements Click the **Apply Changes** button.

UMBRELLA

Apply Changes Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
<input checked="" type="radio"/> Occurrence form <input type="radio"/> Claims made form Retro Date Before <input type="text"/>	<input checked="" type="checkbox"/> Name Us as additional Insured <input checked="" type="checkbox"/> Waive Subrogation Against Us <input checked="" type="checkbox"/> Blanket contractual liability <input checked="" type="checkbox"/> Products/completed operations <input checked="" type="checkbox"/> Owners/contractors protective <input checked="" type="checkbox"/> Primary and non-contributory <input checked="" type="checkbox"/> Punitive damages covered <input checked="" type="checkbox"/> Defense in excess of limits	<input checked="" type="checkbox"/> Each claim or occurrence Policy aggregate Self-insured retention	6,000,000 6,000,000 10,000		
		<input checked="" type="checkbox"/> Severability of Interests/Cross liability <input checked="" type="checkbox"/> Per location/job aggregate <input checked="" type="checkbox"/> "x" Explosion coverage <input checked="" type="checkbox"/> "c" Collapse coverage <input checked="" type="checkbox"/> "u" Underground coverage			

Fig. 50

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

69/78

Ins-Cert.com
Insurance Certificates On-Line

Today's Date: 05/11/01
Last Update:

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

Ignore Requirements & View Certificate

without comparing the certificate for Sample Construction Co. to your requirements.

After entering your Requirements Click the Apply Changes button.

WORKERS COMP.

Apply Changes Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp.
-------------------	------------	-----------	--------------	----------	---------------

<input checked="" type="checkbox"/> Statutory limits	<input type="checkbox"/> Longshoreman's	Employers Liability Limits		
<input type="checkbox"/> Voluntary compensation	<input type="checkbox"/> Jones Act coverage	Each accident	100,000	▼
<input type="checkbox"/> Stop-gap liability	<input type="checkbox"/> Federal Employers' Liability Act	Disease policy limit	500,000	▼
<input checked="" type="checkbox"/> Waive Subrogation Against Us	<input type="checkbox"/> Outer Continental Shelf Lands Act	Disease each employee	100,000	▼
<input checked="" type="checkbox"/> All owners/partners/officers covered	<input type="checkbox"/> Foreign Coverage Endorsement			
Experience Modification less than: 1.11	<input type="checkbox"/> Defense Base Act			

Fig. 51

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificate Site-Link



Exception Report for ABC Company

5205 12/5/04

[View Certificate](#) [Set Requirements](#)

General Liability

Coverage
Owners Contractors Protective
Personal Advertising Injury

Requirement
Checked
2,000,000

Certificate Shows:
Not Checked
500,000

Automobile Liability

Coverage
Requirement Not Set

Requirement

Certificate Shows:

Pollution Liability

Coverage
Requirement Not Set

Requirement

Certificate Shows:

Professional Liability

Coverage
Requirement Not Set

Requirement

Certificate Shows:

Umbrella

Coverage
Requirement Not Set

Requirement

Certificate Shows:

5206

Workers Comp.

Coverage
Requirement Not Set

Requirement

Certificate Shows:

Fig. 52

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

**Inventor: William R. Hartigan
U.S. Serial No. 09/862,577**

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Ins-Cert.com Insurance Certificate On-Line	INSURANCE CERTIFICATE	View Date: 05/14/01 — 5314
Certificate Holder Holder — 5312	ABC Company 123 Main St Denver, CO 80123	Data as of: 05/14/01 — 5314
		Phone: 303-815-7454
		Fax: 303-715-7451
		sherrill.hendricks@macorp.com www.macorp.com

This Certificate is being viewed/printed regarding the following project, location, or product, but if the policy(s) exclude or restrict coverage for the following, the policy provisions apply, and the following entry has no effect on policy coverage(s):

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. Ins-Cert Corporation is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY		Insurer: CNA Casualty of Illinois — 5304 Agency: IMA of Colorado, Inc. — 5302 Agent: Conrad Pobuda — 5310 Policy No: 11145 Inception: 01/01/01 Expiration: 1/1/2002 Updated: 02/22/01 Cancelled: Primary/non-contributory Punitive damages covered	Policy aggregate 2,000,000 Product/CO aggregate 2,000,000 Each occurrence or claim 1,000,000 Personal/Advert. Injury 500,000 Premises damage liability 50,000 Premises medical payments 5,000 <input checked="" type="checkbox"/> Per job/location aggregate <input checked="" type="checkbox"/> Defense in excess of limits <input type="checkbox"/> Stop-Gap Liability
<input checked="" type="checkbox"/> Occurrence Form <input type="checkbox"/> Claims Made Retro Date = <input checked="" type="checkbox"/> Blanket contractual <input checked="" type="checkbox"/> Products/completed operations <input type="checkbox"/> Owners/contractors protective <input checked="" type="checkbox"/> ^x Explosion coverage <input checked="" type="checkbox"/> ^x Collapse coverage <input checked="" type="checkbox"/> ^x Underground coverage <input type="checkbox"/> Severability of Interests/Cross Liability <input checked="" type="checkbox"/> All locations/operations <p>The following are Additional Insured(s), only if required by contract or agreement before a loss, as per Additional Insured Endorsement form ISO_CG_2010_1093. Holder — 5302 — 5304</p> <p>Insurer waives subrogation against Holder if required by contract or agreement before a loss. Special additions: Liquor Liability; Broad Form CGL Special exclusions: Excludes residential construction</p>			

AUTOMOBILE		Insurer: CNA Casualty of Illinois Agency: IMA of Colorado, Inc. Agent: Conrad Pobuda Policy No: 12345 Inception: 01/01/01 Expiration: 01/01/02 Updated: 02/22/01 Cancelled:	Combined Single Limit 1,000,000 Bodily injury per person Bodily injury each accident Property damage liability Garage Liability: Auto Only: Limit each accident Garage: Other than Auto only: Limit each accident Aggregate Limit
<input checked="" type="checkbox"/> Any Auto <input type="checkbox"/> All owned autos <input type="checkbox"/> Scheduled autos <input type="checkbox"/> Hired autos <input type="checkbox"/> Non-owned autos <input checked="" type="checkbox"/> Auto pollution liability (MCS-90) <input type="checkbox"/> Punitive damages <input type="checkbox"/> Primary/non-contributory <input type="checkbox"/> Severability of Interests/Cross Liability <p>The following are Additional Insured(s), only if required by contract or agreement before a loss, as per Additional Insured Endorsement form ISO_CA_2001_0187. Holder Insurer waives subrogation against Holder if required by contract or agreement before a loss.</p>			
Auto Physical Damage Coverage - applies only if deductible is shown: Coll Comp SCOL			

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Year, Make, Model 1. 1999 Ford Explorer	Serial number 12345678	Hired auto physical damage: 500 250 250 250			
Bank: BankOne of Colorado 321 Main St. Denver, CO 80001					
POLLUTION No Data Entered					
PROFESSIONAL No Data Entered					
<table border="1"> <tr> <td>UMBRELLA LIABILITY</td> <td>Insurer: CNA Casualty of Illinois Agency: IMA of Colorado, Inc. Agent: Conrad Pobuda Policy No: 987654321 Inception: 01/01/01 Expiration: 01/01/02 Updated: 02/22/01 Cancelled:</td> <td>Policy aggregate 1,000,000 Each occurrence/claim: 1,000,000 Self Insured Retention: 10,000 <input checked="" type="checkbox"/> Per Job Location Aggregate <input checked="" type="checkbox"/> Defense in Excess of Limits <input checked="" type="checkbox"/> Primary/non-contributory <input checked="" type="checkbox"/> Blanket contractual <input checked="" type="checkbox"/> "x" Explosion coverage <input checked="" type="checkbox"/> "c" Collapse coverage <input checked="" type="checkbox"/> "u" Underground coverage <input type="checkbox"/> Punitive damages covered</td> </tr> </table> <p>The following are Additional Insured(s), only if required by contract or agreement before a loss, as per Additional Insured Endorsement form ISO_CG_2003_1185> Holder Insurer waives subrogation against Holder if required by contract or agreement before a loss.</p>			UMBRELLA LIABILITY	Insurer: CNA Casualty of Illinois Agency: IMA of Colorado, Inc. Agent: Conrad Pobuda Policy No: 987654321 Inception: 01/01/01 Expiration: 01/01/02 Updated: 02/22/01 Cancelled:	Policy aggregate 1,000,000 Each occurrence/claim: 1,000,000 Self Insured Retention: 10,000 <input checked="" type="checkbox"/> Per Job Location Aggregate <input checked="" type="checkbox"/> Defense in Excess of Limits <input checked="" type="checkbox"/> Primary/non-contributory <input checked="" type="checkbox"/> Blanket contractual <input checked="" type="checkbox"/> "x" Explosion coverage <input checked="" type="checkbox"/> "c" Collapse coverage <input checked="" type="checkbox"/> "u" Underground coverage <input type="checkbox"/> Punitive damages covered
UMBRELLA LIABILITY	Insurer: CNA Casualty of Illinois Agency: IMA of Colorado, Inc. Agent: Conrad Pobuda Policy No: 987654321 Inception: 01/01/01 Expiration: 01/01/02 Updated: 02/22/01 Cancelled:	Policy aggregate 1,000,000 Each occurrence/claim: 1,000,000 Self Insured Retention: 10,000 <input checked="" type="checkbox"/> Per Job Location Aggregate <input checked="" type="checkbox"/> Defense in Excess of Limits <input checked="" type="checkbox"/> Primary/non-contributory <input checked="" type="checkbox"/> Blanket contractual <input checked="" type="checkbox"/> "x" Explosion coverage <input checked="" type="checkbox"/> "c" Collapse coverage <input checked="" type="checkbox"/> "u" Underground coverage <input type="checkbox"/> Punitive damages covered			
<table border="1"> <tr> <td>WORKERS COMP.</td> <td>Insurer: Marion County Mut Ins Assn Agency: Sample Insurance Agency Agent: Simon Sample Policy No: WC123456 Inception: 5/5/2001 Expiration: 5/5/2002 Updated: 05/11/01 Cancelled:</td> <td>Employers Liability Each accident: 100,000 Disease policy limit: 500,000 Disease limit each employee: 100,000 <input type="checkbox"/> Federal employers Liability Act (FELA) <input type="checkbox"/> Longshoremen+harborworkers (USL&H) <input type="checkbox"/> Jones Act coverage <input type="checkbox"/> Outer Continental Shelf Lands Act <input type="checkbox"/> Foreign coverage endorsement <input type="checkbox"/> Defense Base Act</td> </tr> </table>			WORKERS COMP.	Insurer: Marion County Mut Ins Assn Agency: Sample Insurance Agency Agent: Simon Sample Policy No: WC123456 Inception: 5/5/2001 Expiration: 5/5/2002 Updated: 05/11/01 Cancelled:	Employers Liability Each accident: 100,000 Disease policy limit: 500,000 Disease limit each employee: 100,000 <input type="checkbox"/> Federal employers Liability Act (FELA) <input type="checkbox"/> Longshoremen+harborworkers (USL&H) <input type="checkbox"/> Jones Act coverage <input type="checkbox"/> Outer Continental Shelf Lands Act <input type="checkbox"/> Foreign coverage endorsement <input type="checkbox"/> Defense Base Act
WORKERS COMP.	Insurer: Marion County Mut Ins Assn Agency: Sample Insurance Agency Agent: Simon Sample Policy No: WC123456 Inception: 5/5/2001 Expiration: 5/5/2002 Updated: 05/11/01 Cancelled:	Employers Liability Each accident: 100,000 Disease policy limit: 500,000 Disease limit each employee: 100,000 <input type="checkbox"/> Federal employers Liability Act (FELA) <input type="checkbox"/> Longshoremen+harborworkers (USL&H) <input type="checkbox"/> Jones Act coverage <input type="checkbox"/> Outer Continental Shelf Lands Act <input type="checkbox"/> Foreign coverage endorsement <input type="checkbox"/> Defense Base Act			
PROPERTY No Data Entered					
MARINE No Data Entered					
OTHER No Data Entered					
OTHER No Data Entered					

Agencies shown above agree to post an effective date of cancellation as soon as it becomes aware of the date. When a cancellation date is posted, Ins-Cert.com will send E-mail notice to the E-mail address given by all persons upon entering the system to view this certificate. For your protection, be sure that the E-mail address used does not belong to an employee who may leave your company.

Fig. 53A

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com



Insurer Registration: Step 2 - Select Your Insurance Company

Please select the company which you represent from the list and then enter the code that was sent to you via mail.

Select Your Company Name:

Enter your Code:

If you do not know your code, please click on wrh@ins-cert.com and give us the exact name of all companies for which you want to register. For security purposes, we will not reply to personal e-mail addresses (i.e., mary@hotmail.com), so if that is all you have, then please mail a request on your company letterhead to Ins-Cert Corporation 627 South Williams St., Suite 100, Denver, CO 80209-4536.

If we are missing your Insurer, please send an e-mail message to the System Administrator giving the insurer's name and home office address so it can be added to the database. Or click the Previous Button and try entering fewer letters for the company name.

Fig. 54

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificates On-Line



Modify Registration

Account Type 1 = Administrator 2 = Agency Principal 3 = Agent 4 = Holder 5 = Insured Prim Contact 6 = Insured 7 = Insurer

*Company Name **Account Type**

Groveland Mutual Ins Co 5

Address City State

P.O. Box 9109 Dedham MA ***Zip**

Telephone Fax Number Email

6173264010 3032298129 spracking@uswest.net

Salutation *First Name MI *Last Name Title

Holly Holly

*User Name *Password *License No. *License St.

Hamburg

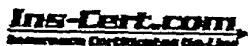
Modify Regis Cancel

Fig. 56

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Block and Unblock Agencies

View Insurer Contacts

[View Certificates](#)

Please choose the agency/agencies that you would like to block such that they can not enter any coverage information using you as the insurer until unblocked.

Agencies

Garrison Insurance of Colorado
Hartigan Agency, Inc.
Carver & Associates Insurance Services
Test Insurance Agency
Test 8/4 Agency

Blocked Agencies

Rob's Insurance Company

Block

Unblock

Fig. 57

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Ins-Cert.com
Insurance Certificates On-Line



Welcome Holly Holly of Hamburg International Re Co

[Block and Unblock Agencies](#)

[View Certificates](#)

Current List of Contacts for Your Insurance Company

Name	Phone	E-Mail	User Name	Password
Holly Holly	6173264010	sprackling@uswest.net	Hamburg	int

Fig. 58

**Title: METHOD AND SYSTEM FOR PROVIDING
ONLINE INSURANCE INFORMATION**

*Inventor: William R. Hartigan
U.S. Serial No. 09/862,577*

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Sample Insurance Agency
123 Main St.
Anytown, CO 12345
123-123-1234 123-123-1235

05/11/2001

Sample Construction Co.
123 Main St
Chicago, IL 60606-9876

Dear Client,

We have entered your Insurance Certificate on the new Ins-Cert.com system, so that your customers may view and print your certificate from the Internet, with your authorization

Your Access Code Is

Sample

Your Password Is

Sample

When you are asked for a certificate, invite your customer to go to Ins-Cert.com on the Internet, follow the easy instructions, and enter the above numbers where requested.

IMPORTANT: If you have insurance with another agent or insurance company, please ask them to enter their policy information on Ins-Cert.com also, so the certificate your customers see will be complete.

Attached is a notice which you can mail or fax to anyone requesting a certificate. This notice gives your Access Code & Password, and tells how to view your certificate.

Thank you for encouraging your customers to use Ins-Cert.com. This system gives your customers faster & better information, and saves us time so we can serve you better.

Simon Sample

2

Fig. 59